ISO 20022

Payments Initiation - Maintenance 2017 - 2018

Message Definition Report - Part 2

Approved by the Payments SEG on the 15th of January 2018.

This document provides details of the Message Definitions for Payments Initiation - Maintenance 2017 - 2018.

01 February 2018

Table of Contents

1 Message Set Overview

Introduction

This document describes the ISO 20022 Payments Initiation message set.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
pain.001.001.08 CustomerCreditTransferInitiationV08	The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.
pain.002.001.09 CustomerPaymentStatusReportV09	The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.
pain.007.001.08 CustomerPaymentReversalV08	The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.
pain.008.001.07 CustomerDirectDebitInitiationV07	The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

2 pain.001.001.08 CustomerCreditTransferInitiationV08

2.1 MessageDefinition Functionality

Scope

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

Usage

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

The CustomerCreditTransferInitiation message is used to exchange:

- One or more instances of a credit transfer initiation;

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

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

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

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

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

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

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

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

Outline

The CustomerCreditTransferInitiationV08 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. PaymentInformation

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

C. SupplementaryData

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

2.2   Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrCdtTrfInitn>	[1..1]		C29	
	GroupHeader <*GrpHdr*>	[1..1]			11
	MessageIdentification <*MsgId*>	[1..1]	Text		11
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		12
	Authorisation <*Authstn*>	[0..2]	±		12
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		12
	ControlSum <*CtrlSum*>	[0..1]	Quantity		12
	InitiatingParty <*InitgPty*>	[1..1]	±		12
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		13
	PaymentInformation <*PmtInf*>	[1..*]		C4, C5, C6, C7, C8, C9, C14, C16, C21, C27, C28, C34, C10, C11, C12, C13, C32	13
	PaymentInformationIdentification <*PmtInfId*>	[1..1]	Text		18
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		18
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		18
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		19
	ControlSum <*CtrlSum*>	[0..1]	Quantity		19
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		19
	RequestedExecutionDate <*ReqdExctnDt*>	[1..1]	±		19
	PoolingAdjustmentDate <*PoolgAdjstmntDt*>	[0..1]	Date		20
	Debtor <*Dbtr*>	[1..1]	±		20
	DebtorAccount <*DbtrAcct*>	[1..1]	±		20
	DebtorAgent <*DbtrAgt*>	[1..1]	±		21
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		21
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		21

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		22
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		22
	ChargesAccount <*ChrgsAcct*>	[0..1]	±		22
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		23
	CreditTransferTransactionInformation <*CdtTrfTxInf*>	[1..*]		C20, C22, C23, C24, C25, C26, C31, C33	23
	PaymentIdentification <*PmtId*>	[1..1]	±		25
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		26
	Amount <*Amt*>	[1..1]	±		26
	ExchangeRateInformation <*XchgRateInf*>	[0..1]	±		27
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		27
	ChequeInstruction <*ChqInstr*>	[0..1]	±	C15	27
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		28
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		29
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±		29
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		29
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±		30
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		30
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±		30
	CreditorAgent <*CdtrAgt*>	[0..1]	±		31
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		31
	Creditor <*Cdtr*>	[0..1]	±		31
	CreditorAccount <*CdtrAcct*>	[0..1]	±		32
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		32
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		32
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		33
	Purpose <*Purp*>	[0..1]	±		33
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		33
	Tax <*Tax*>	[0..1]	±		34

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		36
	RemittanceInformation <*RmtInf*>	[0..1]	±		36
	SupplementaryData <*SplmtryData*>	[0..*]	±	C30	37
	SupplementaryData <*SplmtryData*>	[0..*]	±	C30	37

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 by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

C3   **BICFI**

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

C4   **ChargeBearerRule**

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

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

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C5   **ChargesAccountAgentRule**

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

C6   **ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present.

C7   **ChequeAndCreditorAccountRule**

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

C8   **ChequeDeliveryAndCreditorAgentRule**

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

(PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

C9 **ChequeDeliveryAndNoCreditorAgentRule**

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

C10 **ChequeFromGuideline**

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

C11 **ChequeInstructionDeliverToCreditorAgentGuideline**

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

C12 **ChequeInstructionDeliverToCreditorGuideline**

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

C13 **ChequeInstructionDeliverToDebtorGuideline**

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

C14 **ChequeInstructionRule**

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

C15 **ChequeMaturityDateRule**

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

C16 **ChequeNoDeliveryAndNoCreditorAgentRule**

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

C17 **Country**

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

C18   CurrencyAmount

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

Note: The decimal separator is a dot.

C19   IBAN

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

C20   InstructionForCreditorAgentRule

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

C21   InstructionForDebtorAgentRule

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

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

CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

C22   IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C23   IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C24   IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C25   IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C26   IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C27   NonChequePaymentMethodRule

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

C28   PaymentTypeInformationRule

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

C29   SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C30 **SupplementaryDataRule**

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

C31 **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C32 **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

C33 **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

C34 **UltimateDebtorRule**

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

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

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following **GroupHeader48** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		11
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		12
	Authorisation *<Authstn>*	[0..2]	±		12
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		12
	ControlSum *<CtrlSum>*	[0..1]	Quantity		12
	InitiatingParty *<InitgPty>*	[1..1]	±		12
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		13

2.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 314

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 309

2.4.1.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 167 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		168
Or}	Proprietary *<Prtry>*	[1..1]	Text		168

2.4.1.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 313

2.4.1.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

2.4.1.6 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

2.4.1.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

2.4.2   PaymentInformation <PmtInf>

Presence: [1..*]

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

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

PaymentInformation <PmtInf> contains the following **PaymentInstruction22** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		18
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		18
	BatchBooking <BtchBookg>	[0..1]	Indicator		18
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		19
	ControlSum <CtrlSum>	[0..1]	Quantity		19
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		19
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	±		19
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		20
	Debtor <Dbtr>	[1..1]	±		20
	DebtorAccount <DbtrAcct>	[1..1]	±		20
	DebtorAgent <DbtrAgt>	[1..1]	±		21
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±		21
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		21
	UltimateDebtor <UltmtDbtr>	[0..1]	±		22
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		22
	ChargesAccount <ChrgsAcct>	[0..1]	±		22
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		23
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]		C20, C22, C23, C24, C25, C26, C31, C33	23
	PaymentIdentification <PmtId>	[1..1]	±		25
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		26
	Amount <Amt>	[1..1]	±		26
	ExchangeRateInformation <XchgRateInf>	[0..1]	±		27
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		27
	ChequeInstruction <ChqInstr>	[0..1]	±	C15	27
	UltimateDebtor <UltmtDbtr>	[0..1]	±		28
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		29
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±		29

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		29
	IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±		30
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		30
	IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±		30
	CreditorAgent *<CdtrAgt>*	[0..1]	±		31
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		31
	Creditor *<Cdtr>*	[0..1]	±		31
	CreditorAccount *<CdtrAcct>*	[0..1]	±		32
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		32
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		32
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		33
	Purpose *<Purp>*	[0..1]	±		33
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		33
	Tax *<Tax>*	[0..1]	±		34
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		36
	RemittanceInformation *<RmtInf>*	[0..1]	±		36
	SupplementaryData *<SplmtryData>*	[0..*]	±	C30	37

Constraints

- **ChargeBearerRule**

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

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

  CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

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

- **ChargesAccountAgentRule**

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

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

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

- **ChequeAndCreditorAccountRule**

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

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

- **ChequeDeliveryAndCreditorAgentRule**

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

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

- **ChequeDeliveryAndNoCreditorAgentRule**

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

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

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

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

- **ChequeNoDeliveryAndNoCreditorAgentRule**

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

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

- **InstructionForDebtorAgentRule**

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

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

  CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

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

- **NonChequePaymentMethodRule**

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

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

- **PaymentTypeInformationRule**

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

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

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

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

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

  CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

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

2.4.2.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

2.4.2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod3Code" on page 305

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

2.4.2.3 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 310):

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

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

2.4.2.4 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 313

2.4.2.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

2.4.2.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation19" on page 184 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		185
	ServiceLevel <SvcLvl>	[0..1]			185
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		185
	LocalInstrument <LclInstrm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	CategoryPurpose <CtgyPurp>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		187

2.4.2.7 RequestedExecutionDate <ReqdExctnDt>

Presence: [1..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTimeChoice" on page 115 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		115
Or}	DateTime *<DtTm>*	[1..1]	DateTime		115

2.4.2.8 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

2.4.2.9 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		172
	PostalAddress *<PstlAdr>*	[0..1]	±		172
	Identification *<Id>*	[0..1]	±		173
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	173
	ContactDetails *<CtctDtls>*	[0..1]	±		173

2.4.2.10 DebtorAccount <DbtrAcct>

Presence: [1..1]

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

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		101
	Type *<Tp>*	[0..1]	±		101
	Currency *<Ccy>*	[0..1]	CodeSet	C1	102
	Name *<Nm>*	[0..1]	Text		102

2.4.2.11 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

2.4.2.12 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		101
	Type *<Tp>*	[0..1]	±		101
	Currency *<Ccy>*	[0..1]	CodeSet	C1	102
	Name *<Nm>*	[0..1]	Text		102

2.4.2.13 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

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

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

Datatype: "Max140Text" on page 313

2.4.2.14 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		172
	PostalAddress *<PstlAdr>*	[0..1]	±		172
	Identification *<Id>*	[0..1]	±		173
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	173
	ContactDetails *<CtctDtls>*	[0..1]	±		173

2.4.2.15 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 294

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

2.4.2.16 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

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

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

2.4.2.17 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

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

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

2.4.2.18 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

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

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

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction26 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		25
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		26
	Amount <Amt>	[1..1]	±		26
	ExchangeRateInformation <XchgRateInf>	[0..1]	±		27
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		27
	ChequeInstruction <ChqInstr>	[0..1]	±	C15	27
	UltimateDebtor <UltmtDbtr>	[0..1]	±		28
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		29
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±		29
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		29
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±		30
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		30
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±		30
	CreditorAgent <CdtrAgt>	[0..1]	±		31
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±		31
	Creditor <Cdtr>	[0..1]	±		31
	CreditorAccount <CdtrAcct>	[0..1]	±		32
	UltimateCreditor <UltmtCdtr>	[0..1]	±		32
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		32
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		33
	Purpose <Purp>	[0..1]	±		33
	RegulatoryReporting <RgltryRptg>	[0..10]	±		33
	Tax <Tax>	[0..1]	±		34
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		36
	RemittanceInformation <RmtInf>	[0..1]	±		36
	SupplementaryData <SplmtryData>	[0..*]	±	C30	37

Constraints

- **InstructionForCreditorAgentRule**

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

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

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

2.4.2.18.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification1" on page 132 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		133
	EndToEndIdentification <EndToEndId>	[1..1]	Text		133

2.4.2.18.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation19" on page 184 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		185
	ServiceLevel <SvcLvl>	[0..1]			185
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		185
	LocalInstrument <LclInstrm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	CategoryPurpose <CtgyPurp>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		187

2.4.2.18.3 Amount <Amt>

Presence: [1..1]

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

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 105 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C18	105
Or}	EquivalentAmount <EqvtAmt>	[1..1]			105
	Amount <Amt>	[1..1]	Amount	C1, C18	106
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	106

2.4.2.18.4 ExchangeRateInformation <XchgRateInf>

Presence: [0..1]

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

ExchangeRateInformation <XchgRateInf> contains the following elements (see "ExchangeRate1" on page 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	113
	ExchangeRate *<XchgRate>*	[0..1]	Rate		114
	RateType *<RateTp>*	[0..1]	CodeSet		114
	ContractIdentification *<CtrctId>*	[0..1]	Text		114

2.4.2.18.5 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 294

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

2.4.2.18.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C15 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following elements (see <u>"Cheque7" on page 107</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ChequeType *<ChqTp>*	[0..1]	CodeSet		108
	ChequeNumber *<ChqNb>*	[0..1]	Text		109
	ChequeFrom *<ChqFr>*	[0..1]			109
	Name *<Nm>*	[1..1]	Text		109
	Address *<Adr>*	[1..1]	±		110
	DeliveryMethod *<DlvryMtd>*	[0..1]			110
{Or	Code *<Cd>*	[1..1]	CodeSet		110
Or}	Proprietary *<Prtry>*	[1..1]	Text		111
	DeliverTo *<DlvrTo>*	[0..1]			111
	Name *<Nm>*	[1..1]	Text		111
	Address *<Adr>*	[1..1]	±		111
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		112
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		112
	FormsCode *<FrmsCd>*	[0..1]	Text		112
	MemoField *<MemoFld>*	[0..2]	Text		112
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		113
	PrintLocation *<PrtLctn>*	[0..1]	Text		113
	Signature *<Sgntr>*	[0..5]	Text		113

Constraints

- **ChequeMaturityDateRule**

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

    ```
    On Condition
        /ChequeType is present
     And    /ChequeType is within DataType <<Code>> ChequeType3Code
    Following Must be True
        /ChequeMaturityDate Must be absent
    ```

2.4.2.18.7 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see <u>"PartyIdentification43" on page 172</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

2.4.2.18.8 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see <u>"BranchAndFinancialInstitutionIdentification5" on page 127</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

2.4.2.18.9 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see <u>"CashAccount24" on page 101</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

2.4.2.18.10 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

2.4.2.18.11 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

2.4.2.18.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

2.4.2.18.13 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

2.4.2.18.14 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

2.4.2.18.15 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

2.4.2.18.16 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		172
	PostalAddress <*PstlAdr*>	[0..1]	±		172
	Identification <*Id*>	[0..1]	±		173
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C17	173
	ContactDetails <*CtctDtls*>	[0..1]	±		173

2.4.2.18.17 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		101
	Type <*Tp*>	[0..1]	±		101
	Currency <*Ccy*>	[0..1]	CodeSet	C1	102
	Name <*Nm*>	[0..1]	Text		102

2.4.2.18.18 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		172
	PostalAddress <*PstlAdr*>	[0..1]	±		172
	Identification <*Id*>	[0..1]	±		173
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C17	173
	ContactDetails <*CtctDtls*>	[0..1]	±		173

2.4.2.18.19 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent1" on page 183 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		184
	InstructionInformation *<InstrInf>*	[0..1]	Text		184

2.4.2.18.20 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

2.4.2.18.21 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 171 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		172
Or}	Proprietary *<Prtry>*	[1..1]	Text		172

2.4.2.18.22 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 243 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		244
	Authority <Authrty>	[0..1]			244
	Name <Nm>	[0..1]	Text		244
	Country <Ctry>	[0..1]	CodeSet	C17	245
	Details <Dtls>	[0..*]			245
	Type <Tp>	[0..1]	Text		245
	Date <Dt>	[0..1]	Date		245
	Country <Ctry>	[0..1]	CodeSet	C17	245
	Code <Cd>	[0..1]	Text		246
	Amount <Amt>	[0..1]	Amount	C1, C18	246
	Information <Inf>	[0..*]	Text		246

2.4.2.18.23 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax **<Tax>** contains the following elements (see <u>"TaxInformation3" on page 255</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]			257
	TaxIdentification *<TaxId>*	[0..1]	Text		257
	RegistrationIdentification *<RegnId>*	[0..1]	Text		257
	TaxType *<TaxTp>*	[0..1]	Text		257
	Debtor *<Dbtr>*	[0..1]			257
	TaxIdentification *<TaxId>*	[0..1]	Text		258
	RegistrationIdentification *<RegnId>*	[0..1]	Text		258
	TaxType *<TaxTp>*	[0..1]	Text		258
	Authorisation *<Authstn>*	[0..1]			258
	Title *<Titl>*	[0..1]	Text		258
	Name *<Nm>*	[0..1]	Text		259
	AdministrationZone *<AdmstnZn>*	[0..1]	Text		259
	ReferenceNumber *<RefNb>*	[0..1]	Text		259
	Method *<Mtd>*	[0..1]	Text		259
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C18	259
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C18	259
	Date *<Dt>*	[0..1]	Date		260
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		260
	Record *<Rcrd>*	[0..*]			260
	Type *<Tp>*	[0..1]	Text		261
	Category *<Ctgy>*	[0..1]	Text		261
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		261
	DebtorStatus *<DbtrSts>*	[0..1]	Text		262
	CertificateIdentification *<CertId>*	[0..1]	Text		262
	FormsCode *<FrmsCd>*	[0..1]	Text		262
	Period *<Prd>*	[0..1]			262
	Year *<Yr>*	[0..1]	Date		262
	Type *<Tp>*	[0..1]	CodeSet		262
	FromToDate *<FrToDt>*	[0..1]	±		263
	TaxAmount *<TaxAmt>*	[0..1]			264
	Rate *<Rate>*	[0..1]	Rate		264

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C18	264
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C18	264
	Details *<Dtls>*	[0..*]			265
	Period *<Prd>*	[0..1]			265
	Year *<Yr>*	[0..1]	Date		265
	Type *<Tp>*	[0..1]	CodeSet		266
	FromToDate *<FrToDt>*	[0..1]	±		266
	Amount *<Amt>*	[1..1]	Amount	C1, C18	267
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		267

2.4.2.18.24 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following elements (see "RemittanceLocation4" on page 162 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		162
	RemittanceLocationDetails *<RmtLctnDtls>*	[0..*]			162
	Method *<Mtd>*	[1..1]	CodeSet		163
	ElectronicAddress *<ElctrncAdr>*	[0..1]	Text		163
	PostalAddress *<PstlAdr>*	[0..1]			163
	Name *<Nm>*	[1..1]	Text		164
	Address *<Adr>*	[1..1]	±		164

2.4.2.18.25 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation11" on page 164 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Unstructured *<Ustrd>*	[0..*]	Text		165
	Structured *<Strd>*	[0..*]	±		165

2.4.2.18.26 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 168 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		169
	Envelope *<Envlp>*	[1..1]	(External Schema)		169

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.

2.4.3　　　SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 168 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		169
	Envelope *<Envlp>*	[1..1]	(External Schema)		169

Constraints

- **SupplementaryDataRule**

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

3 pain.002.001.09 CustomerPaymentStatusReportV09

3.1 MessageDefinition Functionality

Scope

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

Usage

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

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

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

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

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

Outline

The CustomerPaymentStatusReportV09 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformationAndStatus

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

C. OriginalPaymentInformationAndStatus

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

D. SupplementaryData

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

3.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrPmtStsRpt>	[1..1]		C8, C9, C10, C11, C26	
	GroupHeader <*GrpHdr*>	[1..1]			43
	MessageIdentification <*MsgId*>	[1..1]	Text		44
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		44
	InitiatingParty <*InitgPty*>	[0..1]	±		44
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		44
	DebtorAgent <*DbtrAgt*>	[0..1]	±		45
	CreditorAgent <*CdtrAgt*>	[0..1]	±		45
	OriginalGroupInformationAndStatus <*OrgnlGrpInfAndSts*>	[1..1]		C24, C15	45
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		46
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		46
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		46
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		47
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		47
	GroupStatus <*GrpSts*>	[0..1]	CodeSet		47
	StatusReasonInformation <*StsRsnInf*>	[0..*]	±	C25	47
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		48
	OriginalPaymentInformationAndStatus <*OrgnlPmtInfAndSts*>	[0..*]		C16, C17, C18, C19	48
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		50
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		50
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		50
	PaymentInformationStatus <*PmtInfSts*>	[0..1]	CodeSet		51
	StatusReasonInformation <*StsRsnInf*>	[0..*]	±	C25	51
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		51
	TransactionInformationAndStatus <*TxInfAndSts*>	[0..*]			52
	StatusIdentification <*StsId*>	[0..1]	Text		52

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		52
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		52
	TransactionStatus <*TxSts*>	[0..1]	CodeSet		53
	StatusReasonInformation <*StsRsnInf*>	[0..*]	±	C25	53
	ChargesInformation <*ChrgsInf*>	[0..*]	±		53
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		54
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		54
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		54
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		54
	SupplementaryData <*SplmtryData*>	[0..*]	±	C27	56
	SupplementaryData <*SplmtryData*>	[0..*]	±	C27	57

3.3   Constraints

C1   ActiveOrHistoricCurrency

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

C2   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C4   AnyBIC

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

C5   BICFI

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

C6   Country

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

C7   CurrencyAmount

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

Note: The decimal separator is a dot.

C8   GroupStatusAcceptedRule

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

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

This constraint is defined at the MessageDefinition level.

C9   GroupStatusPendingRule

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

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

This constraint is defined at the MessageDefinition level.

C10   GroupStatusReceivedRule

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

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

This constraint is defined at the MessageDefinition level.

C11   GroupStatusRejectedRule

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

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And   /OriginalGroupInformationAndStatus/GroupStatus is equal to value
'Rejected'
 And   /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is
present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must not
be within DataType <<Code>> PartialGroupStatus2Code
```

This constraint is defined at the MessageDefinition level.

C12   IBAN

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

C13   InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C14   InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C15   NumberOfTransactionPerStatusGuideline

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

C16   PaymentInformationStatusAcceptedRule

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

C17   PaymentInformationStatusPendingRule

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

C18   PaymentInformationStatusReceivedRule

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

C19   PaymentInformationStatusRejectedRule

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

C20   SettlementMethodAgentRule

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

C21   SettlementMethodClearingRule

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

C22   SettlementMethodCoverAgentRule

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

C23 **SettlementMethodCoverRule**

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

C24 **StatusReasonInformationRule**

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

C25 **StatusReasonRule**

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

C26 **SupplementaryDataRule**

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

This constraint is defined at the MessageDefinition level.

C27 **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.

C28 **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C29 **ThirdReimbursementAgentRule**

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

3.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following **GroupHeader74** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		44
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		44
	InitiatingParty *<InitgPty>*	[0..1]	±		44
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		44
	DebtorAgent *<DbtrAgt>*	[0..1]	±		45
	CreditorAgent *<CdtrAgt>*	[0..1]	±		45

3.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 314

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 309

3.4.1.3 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the status message.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification125" on page 176 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		176
	PostalAddress *<PstlAdr>*	[0..1]	±		176
	Identification *<Id>*	[0..1]	±		177
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	177
	ContactDetails *<CtctDtls>*	[0..1]	±		177

3.4.1.4 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

3.4.1.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

3.4.1.6 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

3.4.2 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

Presence: [1..1]

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

Impacted by: C24 "StatusReasonInformationRule", C15 "NumberOfTransactionPerStatusGuideline"

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following
OriginalGroupHeader13 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		46
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		46
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		46
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		47
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		47
	GroupStatus <*GrpSts*>	[0..1]	CodeSet		47
	StatusReasonInformation <*StsRsnInf*>	[0..*]	±	C25	47
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		48

Constraints

- **NumberOfTransactionPerStatusGuideline**

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

- **StatusReasonInformationRule**

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

```
On Condition
    /StatusReasonInformation[1] is present
 And    /StatusReasonInformation[*]/AdditionalInformation[*] is present
 And    /GroupStatus is present
Following Must be True
    /GroupStatus Must be equal to value 'Pending'
 Or    /GroupStatus Must be equal to value 'Rejected'
```

3.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

3.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

3.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 309

3.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 313

3.4.2.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

3.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "ExternalPaymentGroupStatus1Code" on page 302

3.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C25 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation11" on page 253 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		253
	Reason <*Rsn*>	[0..1]			254
{Or	Code <*Cd*>	[1..1]	CodeSet		254
Or}	Proprietary <*Prtry*>	[1..1]	Text		254
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		254

Constraints

- **StatusReasonRule**

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

  ```
  On Condition
      /Reason/Code is equal to value 'Narrative'
  And    /Reason is present
  And    /Reason/Code is present
  ```

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

3.4.2.8 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..*]

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

NumberOfTransactionsPerStatus <NbOfTxsPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 154 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions *<DtldNbOfTxs>*	[1..1]	Text		154
	DetailedStatus *<DtldSts>*	[1..1]	CodeSet		154
	DetailedControlSum *<DtldCtrlSum>*	[0..1]	Quantity		154

3.4.3 OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts>

Presence: [0..*]

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

Impacted by: C16 "PaymentInformationStatusAcceptedRule", C17 "PaymentInformationStatusPendingRule", C18 "PaymentInformationStatusReceivedRule", C19 "PaymentInformationStatusRejectedRule"

OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts> contains the following
OriginalPaymentInstruction27 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		50
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		50
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		50
	PaymentInformationStatus <*PmtInfSts*>	[0..1]	CodeSet		51
	StatusReasonInformation <*StsRsnInf*>	[0..*]	±	C25	51
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		51
	TransactionInformationAndStatus <*TxInfAndSts*>	[0..*]			52
	StatusIdentification <*StsId*>	[0..1]	Text		52
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		52
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		52
	TransactionStatus <*TxSts*>	[0..1]	CodeSet		53
	StatusReasonInformation <*StsRsnInf*>	[0..*]	±	C25	53
	ChargesInformation <*ChrgsInf*>	[0..*]	±		53
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		54
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		54
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		54
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		54
	SupplementaryData <*SplmtryData*>	[0..*]	±	C27	56

Constraints

- **PaymentInformationStatusAcceptedRule**

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

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

- **PaymentInformationStatusPendingRule**

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

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

- **PaymentInformationStatusReceivedRule**

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

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

- **PaymentInformationStatusRejectedRule**

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

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

3.4.3.1 OriginalPaymentInformationIdentification <OrgnlPmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

3.4.3.2 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 313

3.4.3.3 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

3.4.3.4 PaymentInformationStatus <PmtInfSts>

Presence: [0..1]

Definition: Specifies the status of the payment information group.

Datatype: "ExternalPaymentGroupStatus1Code" on page 302

3.4.3.5 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C25 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation11" on page 253 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		253
	Reason <*Rsn*>	[0..1]			254
{Or	Code <*Cd*>	[1..1]	CodeSet		254
Or}	Proprietary <*Prtry*>	[1..1]	Text		254
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		254

Constraints

- **StatusReasonRule**

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

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

3.4.3.6 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..*]

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

NumberOfTransactionsPerStatus <NbOfTxsPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 154 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <*DtldNbOfTxs*>	[1..1]	Text		154
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		154
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		154

3.4.3.7 TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..*]

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

TransactionInformationAndStatus <TxInfAndSts> contains the following **PaymentTransaction92** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	StatusIdentification *<StsId>*	[0..1]	Text		52
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		52
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		52
	TransactionStatus *<TxSts>*	[0..1]	CodeSet		53
	StatusReasonInformation *<StsRsnInf>*	[0..*]	±	C25	53
	ChargesInformation *<ChrgsInf>*	[0..*]	±		53
	AcceptanceDateTime *<AccptncDtTm>*	[0..1]	DateTime		54
	AccountServicerReference *<AcctSvcrRef>*	[0..1]	Text		54
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		54
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]	±		54
	SupplementaryData *<SplmtryData>*	[0..*]	±	C27	56

3.4.3.7.1 StatusIdentification <StsId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 314

3.4.3.7.2 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

3.4.3.7.3 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

3.4.3.7.4 TransactionStatus <TxSts>

Presence: [0..1]

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

Datatype: "ExternalPaymentTransactionStatus1Code" on page 302

3.4.3.7.5 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C25 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation11" on page 253 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		253
	Reason *<Rsn>*	[0..1]			254
{Or	Code *<Cd>*	[1..1]	CodeSet		254
Or}	Proprietary *<Prtry>*	[1..1]	Text		254
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		254

Constraints

- **StatusReasonRule**

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

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

3.4.3.7.6 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

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

ChargesInformation <ChrgsInf> contains the following elements (see "Charges2" on page 106 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C18	107
	Agent *<Agt>*	[1..1]	±		107

3.4.3.7.7 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 309

3.4.3.7.8 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

3.4.3.7.9 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

3.4.3.7.10 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see "OriginalTransactionReference27" on page 133 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C18	135
	Amount <Amt>	[0..1]	±		136
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		136
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		136
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		136
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		137
	SettlementInformation <SttlmInf>	[0..1]	±	C13, C14, C20, C21, C22, C23, C28, C29	137
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		139
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		139
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C2, C3	140
	MandateIdentification <MndtId>	[0..1]	Text		142
	DateOfSignature <DtOfSgntr>	[0..1]	Date		142
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		142
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			142
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		143
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>	[0..1]	±		143
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		144
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±		144
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		144
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±		144
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		145
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±		145
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		145
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		145
	OriginalReason <OrgnlRsn>	[0..1]			146
{Or	Code <Cd>	[1..1]	CodeSet		146

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
Or}	Proprietary *<Prtry>*	[1..1]	Text		146
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		146
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		146
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		147
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		147
	Frequency *<Frqcy>*	[0..1]	±		147
	Reason *<Rsn>*	[0..1]			147
{Or	Code *<Cd>*	[1..1]	CodeSet		147
Or}	Proprietary *<Prtry>*	[1..1]	Text		148
	TrackingDays *<TrckgDays>*	[0..1]	Text		148
	RemittanceInformation *<RmtInf>*	[0..1]	±		148
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		148
	Debtor *<Dbtr>*	[0..1]	±		148
	DebtorAccount *<DbtrAcct>*	[0..1]	±		149
	DebtorAgent *<DbtrAgt>*	[0..1]	±		149
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±		149
	CreditorAgent *<CdtrAgt>*	[0..1]	±		149
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		150
	Creditor *<Cdtr>*	[0..1]	±		150
	CreditorAccount *<CdtrAcct>*	[0..1]	±		150
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		151
	Purpose *<Purp>*	[0..1]	±		151

3.4.3.7.11 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C27 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 168 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		169
	Envelope *<Envlp>*	[1..1]	(External Schema)		169

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.

3.4.4   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C27 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 168 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		169
	Envelope *<Envlp>*	[1..1]	(External Schema)		169

Constraints

- **SupplementaryDataRule**

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

4 pain.007.001.08 CustomerPaymentReversalV08

4.1 MessageDefinition Functionality

Scope

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

Usage

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

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

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

Outline

The CustomerPaymentReversalV08 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. OriginalPaymentInformationAndReversal

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

D. SupplementaryData

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

4.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrPmtRvsl>	[1..1]		C11, C12, C13, C24, C9	
	GroupHeader <*GrpHdr*>	[1..1]		C6, C10	63
	MessageIdentification <*MsgId*>	[1..1]	Text		63
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		64
	Authorisation <*Authstn*>	[0..2]	±		64
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		64
	ControlSum <*CtrlSum*>	[0..1]	Quantity		64
	GroupReversal <*GrpRvsl*>	[0..1]	Indicator		64
	InitiatingParty <*InitgPty*>	[0..1]	±		64
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		65
	DebtorAgent <*DbtrAgt*>	[0..1]	±		65
	CreditorAgent <*CdtrAgt*>	[0..1]	±		65
	OriginalGroupInformation <*OrgnlGrpInf*>	[1..1]			66
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		66
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		66
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		66
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		66
	OriginalPaymentInformationAndReversal <*OrgnlPmtInfAndRvsl*>	[0..*]		C17, C18, C19	67
	ReversalPaymentInformationIdentification <*RvslPmtInfId*>	[0..1]	Text		69
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		69
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		69
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		69
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		69
	PaymentInformationReversal <*PmtInfRvsl*>	[0..1]	Indicator		70
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		70
	TransactionInformation <*TxInf*>	[0..*]			70
	ReversalIdentification <*RvslId*>	[0..1]	Text		71

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		71
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		71
	OriginalInstructedAmount <*OrgnlInstdAmt*>	[0..1]	Amount	C1, C8	71
	ReversedInstructedAmount <*RvsdInstdAmt*>	[0..1]	Amount	C1, C8	72
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		72
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		73
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		73
	SupplementaryData <*SplmtryData*>	[0..*]	±	C25	75
	SupplementaryData <*SplmtryData*>	[0..*]	±	C25	76

4.3   Constraints

C1   ActiveOrHistoricCurrency

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

C2   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C4   AnyBIC

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

C5   BICFI

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

C6   ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

C7   Country

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

C8   CurrencyAmount

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

Note: The decimal separator is a dot.

C9   GroupReversalAndNumberOfTransactionsGuideline

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

This constraint is defined at the MessageDefinition level.

C10   GroupReversalAndNumberOfTransactionsGuideline

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

C11   GroupReversalAndPaymentInformationNotPresentRule

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

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

This constraint is defined at the MessageDefinition level.

C12   GroupReversalAndPaymentInformationPresentRule

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

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

This constraint is defined at the MessageDefinition level.

C13   GroupReversalAndReasonRule

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

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

This constraint is defined at the MessageDefinition level.

C14   IBAN

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

C15   InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent
must be present.

C16   InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent
must be present.

C17 **PaymentInformationReversalAndReasonRule**

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

C18 **PaymentInformationReversalAndTransactionInformationNotPresentRule**

If PaymentInformationReversal is true, then TransactionInformation is not allowed.

C19 **PaymentInformationReversalAndTransactionInformationPresentRule**

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

C20 **SettlementMethodAgentRule**

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

C21 **SettlementMethodClearingRule**

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

C22 **SettlementMethodCoverAgentRule**

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

C23 **SettlementMethodCoverRule**

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

C24 **SupplementaryDataRule**

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

This constraint is defined at the MessageDefinition level.

C25 **SupplementaryDataRule**

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

C26 **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C27 **ThirdReimbursementAgentRule**

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

4.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1 GroupHeader \<GrpHdr>

Presence: [1..1]

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

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

GroupHeader \<GrpHdr> contains the following **GroupHeader75** elements

Or	MessageElement*\<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *\<MsgId>*	[1..1]	Text		63
	CreationDateTime *\<CreDtTm>*	[1..1]	DateTime		64
	Authorisation *\<Authstn>*	[0..2]	±		64
	NumberOfTransactions *\<NbOfTxs>*	[1..1]	Text		64
	ControlSum *\<CtrlSum>*	[0..1]	Quantity		64
	GroupReversal *\<GrpRvsl>*	[0..1]	Indicator		64
	InitiatingParty *\<InitgPty>*	[0..1]	±		64
	ForwardingAgent *\<FwdgAgt>*	[0..1]	±		65
	DebtorAgent *\<DbtrAgt>*	[0..1]	±		65
	CreditorAgent *\<CdtrAgt>*	[0..1]	±		65

Constraints

- **ControlSumAndGroupReversalRule**

  If GroupReversal is true, then ControlSum is not allowed.

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

- **GroupReversalAndNumberOfTransactionsGuideline**

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

4.4.1.1 MessageIdentification \<MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 314

4.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 309

4.4.1.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 167 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		168
Or}	Proprietary *<Prtry>*	[1..1]	Text		168

4.4.1.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 313

4.4.1.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

4.4.1.6 GroupReversal <GrpRvsl>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 310):

- *Meaning When True:* True

- *Meaning When False:* False

4.4.1.7 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the reversal message.

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification125" on page 176 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		176
	PostalAddress *<PstlAdr>*	[0..1]	±		176
	Identification *<Id>*	[0..1]	±		177
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	177
	ContactDetails *<CtctDtls>*	[0..1]	±		177

4.4.1.8 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

4.4.1.9 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

4.4.1.10 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

4.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [1..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader11** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		66
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		66
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		66
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		66

4.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

4.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

4.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 309

4.4.2.4 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason8" on page 252 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		252
	Reason *<Rsn>*	[0..1]			252
{Or	Code *<Cd>*	[1..1]	CodeSet		252
Or}	Proprietary *<Prtry>*	[1..1]	Text		253
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		253

4.4.3 OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl>

Presence: [0..*]

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

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

OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl> contains the following **OriginalPaymentInstruction28** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReversalPaymentInformationIdentification <*RvslPmtInfId*>	[0..1]	Text		69
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		69
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		69
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		69
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		69
	PaymentInformationReversal <*PmtInfRvsl*>	[0..1]	Indicator		70
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		70
	TransactionInformation <*TxInf*>	[0..*]			70
	ReversalIdentification <*RvslId*>	[0..1]	Text		71
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		71
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		71
	OriginalInstructedAmount <*OrgnlInstdAmt*>	[0..1]	Amount	C1, C8	71
	ReversedInstructedAmount <*RvsdInstdAmt*>	[0..1]	Amount	C1, C8	72
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		72
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		73
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		73
	SupplementaryData <*SplmtryData*>	[0..*]	±	C25	75

Constraints

- **PaymentInformationReversalAndReasonRule**

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

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

- **PaymentInformationReversalAndTransactionInformationNotPresentRule**

  If PaymentInformationReversal is true, then TransactionInformation is not allowed.

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

- **PaymentInformationReversalAndTransactionInformationPresentRule**

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

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

4.4.3.1 ReversalPaymentInformationIdentification <RvslPmtInfId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 314

4.4.3.2 OriginalPaymentInformationIdentification <OrgnlPmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

4.4.3.3 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 313

4.4.3.4 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

4.4.3.5 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 310):

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

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

4.4.3.6 PaymentInformationReversal <PmtInfRvsl>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 310):

- *Meaning When True:* True

- *Meaning When False:* False

4.4.3.7 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason8" on page 252 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		252
	Reason <*Rsn*>	[0..1]			252
{Or	Code <*Cd*>	[1..1]	CodeSet		252
Or}	Proprietary <*Prtry*>	[1..1]	Text		253
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		253

4.4.3.8 TransactionInformation <TxInf>

Presence: [0..*]

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

TransactionInformation <TxInf> contains the following **PaymentTransaction93** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReversalIdentification *<RvslId>*	[0..1]	Text		71
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		71
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		71
	OriginalInstructedAmount *<OrgnlInstdAmt>*	[0..1]	Amount	C1, C8	71
	ReversedInstructedAmount *<RvsdInstdAmt>*	[0..1]	Amount	C1, C8	72
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		72
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		73
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]	±		73
	SupplementaryData *<SplmtryData>*	[0..*]	±	C25	75

4.4.3.8.1 ReversalIdentification <RvslId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 314

4.4.3.8.2 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

4.4.3.8.3 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

4.4.3.8.4 OriginalInstructedAmount <OrgnlInstdAmt>

Presence: [0..1]

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

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

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.

4.4.3.8.5 ReversedInstructedAmount <RvsdInstdAmt>

Presence: [0..1]

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

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

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.

4.4.3.8.6 ChargeBearer <ChrgBr>

Presence: [0..1]

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

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

Datatype: "ChargeBearerType1Code" on page 294

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.

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

4.4.3.8.7 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason8" on page 252 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		252
	Reason <*Rsn*>	[0..1]			252
{Or	Code <*Cd*>	[1..1]	CodeSet		252
Or}	Proprietary <*Prtry*>	[1..1]	Text		253
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		253

4.4.3.8.8 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see "OriginalTransactionReference27" on page 133 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C18	135
	Amount <Amt>	[0..1]	±		136
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		136
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		136
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		136
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		137
	SettlementInformation <SttlmInf>	[0..1]	±	C13, C14, C20, C21, C22, C23, C28, C29	137
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		139
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		139
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C2, C3	140
	MandateIdentification <MndtId>	[0..1]	Text		142
	DateOfSignature <DtOfSgntr>	[0..1]	Date		142
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		142
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			142
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		143
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>	[0..1]	±		143
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		144
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±		144
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		144
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±		144
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		145
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±		145
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		145
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		145
	OriginalReason <OrgnlRsn>	[0..1]			146
{Or	Code <Cd>	[1..1]	CodeSet		146

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
Or}	Proprietary *<Prtry>*	[1..1]	Text		146
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		146
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		146
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		147
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		147
	Frequency *<Frqcy>*	[0..1]	±		147
	Reason *<Rsn>*	[0..1]			147
{Or	Code *<Cd>*	[1..1]	CodeSet		147
Or}	Proprietary *<Prtry>*	[1..1]	Text		148
	TrackingDays *<TrckgDays>*	[0..1]	Text		148
	RemittanceInformation *<RmtInf>*	[0..1]	±		148
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		148
	Debtor *<Dbtr>*	[0..1]	±		148
	DebtorAccount *<DbtrAcct>*	[0..1]	±		149
	DebtorAgent *<DbtrAgt>*	[0..1]	±		149
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±		149
	CreditorAgent *<CdtrAgt>*	[0..1]	±		149
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		150
	Creditor *<Cdtr>*	[0..1]	±		150
	CreditorAccount *<CdtrAcct>*	[0..1]	±		150
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		151
	Purpose *<Purp>*	[0..1]	±		151

4.4.3.8.9 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C25 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 168 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		169
	Envelope *<Envlp>*	[1..1]	(External Schema)		169

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.

4.4.4　SupplementaryData \<SplmtryData>

Presence: [0..*]

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

Impacted by: C25 "SupplementaryDataRule"

SupplementaryData \<SplmtryData> contains the following elements (see "SupplementaryData1" on page 168 for details)

Or	MessageElement*\<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *\<PlcAndNm>*	[0..1]	Text		169
	Envelope *\<Envlp>*	[1..1]	(External Schema)		169

Constraints

- **SupplementaryDataRule**

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

5   pain.008.001.07 CustomerDirectDebitInitiationV07

5.1   MessageDefinition Functionality

Scope

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

Usage

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

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

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

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

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

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

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

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

Outline

The CustomerDirectDebitInitiationV07 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. PaymentInformation

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

C. SupplementaryData

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

5.2   Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrDrctDbtInitn>	[1..1]		C14	
	GroupHeader *<GrpHdr>*	[1..1]			81
	MessageIdentification *<MsgId>*	[1..1]	Text		81
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		82
	Authorisation *<Authstn>*	[0..2]	±		82
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		82
	ControlSum *<CtrlSum>*	[0..1]	Quantity		82
	InitiatingParty *<InitgPty>*	[1..1]	±		82
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		83
	PaymentInformation *<PmtInf>*	[1..*]		C6, C7, C8, C10, C13, C18, C16	83
	PaymentInformationIdentification *<PmtInfId>*	[1..1]	Text		86
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		86
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		86
	NumberOfTransactions *<NbOfTxs>*	[0..1]	Text		87
	ControlSum *<CtrlSum>*	[0..1]	Quantity		87
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		87
	RequestedCollectionDate *<ReqdColltnDt>*	[1..1]	Date		87
	Creditor *<Cdtr>*	[1..1]	±		88
	CreditorAccount *<CdtrAcct>*	[1..1]	±		88
	CreditorAgent *<CdtrAgt>*	[1..1]	±		88
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		88
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		89
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		89
	ChargesAccount *<ChrgsAcct>*	[0..1]	±		90
	ChargesAccountAgent *<ChrgsAcctAgt>*	[0..1]	±		90
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		90
	DirectDebitTransactionInformation *<DrctDbtTxInf>*	[1..*]		C17, C19	91

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±		92
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		92
	InstructedAmount <*InstdAmt*>	[1..1]	Amount	C1, C11	92
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		93
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]	±		93
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		94
	DebtorAgent <*DbtrAgt*>	[1..1]	±		94
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		94
	Debtor <*Dbtr*>	[1..1]	±		95
	DebtorAccount <*DbtrAcct*>	[1..1]	±		95
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		95
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..1]	Text		96
	Purpose <*Purp*>	[0..1]	±		96
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		96
	Tax <*Tax*>	[0..1]	±		97
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		99
	RemittanceInformation <*RmtInf*>	[0..1]	±		99
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	100
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	100

5.3 Constraints

C1 ActiveOrHistoricCurrency

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

C2 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C4 AnyBIC

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

C5   **BICFI**

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

C6   **ChargeBearerRule**

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

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

DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C7   **ChargesAccountAgentRule**

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

C8   **ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present.

C9   **Country**

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

C10   **CreditorSchemeIdentificationRule**

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

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

DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent.

C11   **CurrencyAmount**

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

Note: The decimal separator is a dot.

C12   **IBAN**

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

C13   **PaymentTypeInformationRule**

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

C14   **SupplementaryDataRule**

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

This constraint is defined at the MessageDefinition level.

C15   SupplementaryDataRule

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

C16   UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C17   UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C18   UltimateCreditorRule

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

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

DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

C19   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

5.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following **GroupHeader55** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		81
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		82
	Authorisation *<Authstn>*	[0..2]	±		82
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		82
	ControlSum *<CtrlSum>*	[0..1]	Quantity		82
	InitiatingParty *<InitgPty>*	[1..1]	±		82
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		83

5.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 314

5.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which a (group of) payment instruction(s) was created by the instructing party.

Datatype: "ISODateTime" on page 309

5.4.1.3 Authorisation <Authstn>

Presence: [0..2]

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 167 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		168
Or}	Proprietary *<Prtry>*	[1..1]	Text		168

5.4.1.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 313

5.4.1.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

5.4.1.6 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

5.4.1.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

5.4.2   PaymentInformation <PmtInf>

Presence: [1..*]

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

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

PaymentInformation <PmtInf> contains the following **PaymentInstruction21** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <*PmtInfId*>	[1..1]	Text		86
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		86
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		86
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		87
	ControlSum <*CtrlSum*>	[0..1]	Quantity		87
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		87
	RequestedCollectionDate <*ReqdColltnDt*>	[1..1]	Date		87
	Creditor <*Cdtr*>	[1..1]	±		88
	CreditorAccount <*CdtrAcct*>	[1..1]	±		88
	CreditorAgent <*CdtrAgt*>	[1..1]	±		88
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		88
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		89
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		89
	ChargesAccount <*ChrgsAcct*>	[0..1]	±		90
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		90
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		90
	DirectDebitTransactionInformation <*DrctDbtTxInf*>	[1..*]		C17, C19	91
	PaymentIdentification <*PmtId*>	[1..1]	±		92
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		92
	InstructedAmount <*InstdAmt*>	[1..1]	Amount	C1, C11	92
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		93
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]	±		93
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		94
	DebtorAgent <*DbtrAgt*>	[1..1]	±		94
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		94
	Debtor <*Dbtr*>	[1..1]	±		95
	DebtorAccount <*DbtrAcct*>	[1..1]	±		95
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		95
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..1]	Text		96
	Purpose <*Purp*>	[0..1]	±		96

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		96
	Tax *<Tax>*	[0..1]	±		97
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		99
	RemittanceInformation *<RmtInf>*	[0..1]	±		99
	SupplementaryData *<SplmtryData>*	[0..*]	±	C15	100

Constraints

- **ChargeBearerRule**

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

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

  DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

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

- **ChargesAccountAgentRule**

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

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

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

- **CreditorSchemeIdentificationRule**

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

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

  DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent.

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

- **PaymentTypeInformationRule**

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

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

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateCreditorRule**

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

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

  DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

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

5.4.2.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

5.4.2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod2Code" on page 305

CodeName	Name	Definition
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.

5.4.2.3 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 310):

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

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

5.4.2.4 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 313

5.4.2.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

5.4.2.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation24" on page 190 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		190
	ServiceLevel *<SvcLvl>*	[0..1]			190
{Or	Code *<Cd>*	[1..1]	CodeSet		191
Or}	Proprietary *<Prtry>*	[1..1]	Text		191
	LocalInstrument *<LclInstrm>*	[0..1]			191
{Or	Code *<Cd>*	[1..1]	CodeSet		191
Or}	Proprietary *<Prtry>*	[1..1]	Text		191
	SequenceType *<SeqTp>*	[0..1]	CodeSet		191
	CategoryPurpose *<CtgyPurp>*	[0..1]			192
{Or	Code *<Cd>*	[1..1]	CodeSet		192
Or}	Proprietary *<Prtry>*	[1..1]	Text		192

5.4.2.7 RequestedCollectionDate <ReqdColltnDt>

Presence: [1..1]

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

Datatype: "ISODate" on page 308

5.4.2.8 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

5.4.2.9 CreditorAccount <CdtrAcct>

Presence: [1..1]

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

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

5.4.2.10 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

5.4.2.11 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

5.4.2.12 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

5.4.2.13 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 294

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

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

5.4.2.14 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

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

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		101
	Type *<Tp>*	[0..1]	±		101
	Currency *<Ccy>*	[0..1]	CodeSet	C1	102
	Name *<Nm>*	[0..1]	Text		102

5.4.2.15 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

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

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

5.4.2.16 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

5.4.2.17 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

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

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

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following **DirectDebitTransactionInformation22** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		92
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		92
	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C11	92
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		93
	DirectDebitTransaction <DrctDbtTx>	[0..1]	±		93
	UltimateCreditor <UltmtCdtr>	[0..1]	±		94
	DebtorAgent <DbtrAgt>	[1..1]	±		94
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±		94
	Debtor <Dbtr>	[1..1]	±		95
	DebtorAccount <DbtrAcct>	[1..1]	±		95
	UltimateDebtor <UltmtDbtr>	[0..1]	±		95
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..1]	Text		96
	Purpose <Purp>	[0..1]	±		96
	RegulatoryReporting <RgltryRptg>	[0..10]	±		96
	Tax <Tax>	[0..1]	±		97
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		99
	RemittanceInformation <RmtInf>	[0..1]	±		99
	SupplementaryData <SplmtryData>	[0..*]	±	C15	100

Constraints

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

5.4.2.17.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification1" on page 132 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		133
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		133

5.4.2.17.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation24" on page 190 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		190
	ServiceLevel *<SvcLvl>*	[0..1]			190
{Or	Code *<Cd>*	[1..1]	CodeSet		191
Or}	Proprietary *<Prtry>*	[1..1]	Text		191
	LocalInstrument *<LclInstrm>*	[0..1]			191
{Or	Code *<Cd>*	[1..1]	CodeSet		191
Or}	Proprietary *<Prtry>*	[1..1]	Text		191
	SequenceType *<SeqTp>*	[0..1]	CodeSet		191
	CategoryPurpose *<CtgyPurp>*	[0..1]			192
{Or	Code *<Cd>*	[1..1]	CodeSet		192
Or}	Proprietary *<Prtry>*	[1..1]	Text		192

5.4.2.17.3 InstructedAmount <InstdAmt>

Presence: [1..1]

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

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

Impacted by: C1 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

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.

5.4.2.17.4 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 294

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

5.4.2.17.5 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following elements (see "DirectDebitTransaction9" on page 116 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±	C2, C3	116
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		117
	PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		117
	PreNotificationDate <PreNtfctnDt>	[0..1]	Date		117

5.4.2.17.6 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

5.4.2.17.7 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

5.4.2.17.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

5.4.2.17.9 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

5.4.2.17.10 DebtorAccount <DbtrAcct>

Presence: [1..1]

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

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

5.4.2.17.11 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		172
	PostalAddress <*PstlAdr*>	[0..1]	±		172
	Identification <*Id*>	[0..1]	±		173
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C17	173
	ContactDetails <*CtctDtls*>	[0..1]	±		173

5.4.2.17.12 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

5.4.2.17.13 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 171 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		172
Or}	Proprietary <*Prtry*>	[1..1]	Text		172

5.4.2.17.14 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 243 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		244
	Authority <Authrty>	[0..1]			244
	Name <Nm>	[0..1]	Text		244
	Country <Ctry>	[0..1]	CodeSet	C17	245
	Details <Dtls>	[0..*]			245
	Type <Tp>	[0..1]	Text		245
	Date <Dt>	[0..1]	Date		245
	Country <Ctry>	[0..1]	CodeSet	C17	245
	Code <Cd>	[0..1]	Text		246
	Amount <Amt>	[0..1]	Amount	C1, C18	246
	Information <Inf>	[0..*]	Text		246

5.4.2.17.15 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation3" on page 255 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]			257
	TaxIdentification <TaxId>	[0..1]	Text		257
	RegistrationIdentification <RegnId>	[0..1]	Text		257
	TaxType <TaxTp>	[0..1]	Text		257
	Debtor <Dbtr>	[0..1]			257
	TaxIdentification <TaxId>	[0..1]	Text		258
	RegistrationIdentification <RegnId>	[0..1]	Text		258
	TaxType <TaxTp>	[0..1]	Text		258
	Authorisation <Authstn>	[0..1]			258
	Title <Titl>	[0..1]	Text		258
	Name <Nm>	[0..1]	Text		259
	AdministrationZone <AdmstnZn>	[0..1]	Text		259
	ReferenceNumber <RefNb>	[0..1]	Text		259
	Method <Mtd>	[0..1]	Text		259
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C18	259
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C18	259
	Date <Dt>	[0..1]	Date		260
	SequenceNumber <SeqNb>	[0..1]	Quantity		260
	Record <Rcrd>	[0..*]			260
	Type <Tp>	[0..1]	Text		261
	Category <Ctgy>	[0..1]	Text		261
	CategoryDetails <CtgyDtls>	[0..1]	Text		261
	DebtorStatus <DbtrSts>	[0..1]	Text		262
	CertificateIdentification <CertId>	[0..1]	Text		262
	FormsCode <FrmsCd>	[0..1]	Text		262
	Period <Prd>	[0..1]			262
	Year <Yr>	[0..1]	Date		262
	Type <Tp>	[0..1]	CodeSet		262
	FromToDate <FrToDt>	[0..1]	±		263
	TaxAmount <TaxAmt>	[0..1]			264
	Rate <Rate>	[0..1]	Rate		264

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C18	264
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C18	264
	Details <Dtls>	[0..*]			265
	Period <Prd>	[0..1]			265
	Year <Yr>	[0..1]	Date		265
	Type <Tp>	[0..1]	CodeSet		266
	FromToDate <FrToDt>	[0..1]	±		266
	Amount <Amt>	[1..1]	Amount	C1, C18	267
	AdditionalInformation <AddtlInf>	[0..1]	Text		267

5.4.2.17.16 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following elements (see "RemittanceLocation4" on page 162 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		162
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			162
	Method <Mtd>	[1..1]	CodeSet		163
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		163
	PostalAddress <PstlAdr>	[0..1]			163
	Name <Nm>	[1..1]	Text		164
	Address <Adr>	[1..1]	±		164

5.4.2.17.17 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation11" on page 164 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		165
	Structured <Strd>	[0..*]	±		165

5.4.2.17.18 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C15 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 168 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		169
	Envelope *<Envlp>*	[1..1]	(External Schema)		169

Constraints

- **SupplementaryDataRule**

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

5.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C15 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 168 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		169
	Envelope *<Envlp>*	[1..1]	(External Schema)		169

Constraints

- **SupplementaryDataRule**

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

6 Message Items Types

6.1 MessageComponents

6.1.1 Account

6.1.1.1 CashAccount24

Definition: Provides the details to identify an account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		101
	Type *<Tp>*	[0..1]	±		101
	Currency *<Ccy>*	[0..1]	CodeSet	C1	102
	Name *<Nm>*	[0..1]	Text		102

6.1.1.1.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see <u>"AccountIdentification4Choice" on page 103</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C19	103
Or}	Other *<Othr>*	[1..1]			103
	Identification *<Id>*	[1..1]	Text		104
	SchemeName *<SchmeNm>*	[0..1]			104
{Or	Code *<Cd>*	[1..1]	CodeSet		104
Or}	Proprietary *<Prtry>*	[1..1]	Text		104
	Issuer *<Issr>*	[0..1]	Text		104

6.1.1.1.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 102 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		102
Or}	Proprietary <Prtry>	[1..1]	Text		103

6.1.1.1.3 Currency <Ccy>

Presence: [0..1]

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

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

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

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

6.1.1.1.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 314

6.1.1.2 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		102
Or}	Proprietary <Prtry>	[1..1]	Text		103

6.1.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 299

6.1.1.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.2　　Account Identification

6.1.2.1 AccountIdentification4Choice

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C19	103
Or}	Other *<Othr>*	[1..1]			103
	Identification *<Id>*	[1..1]	Text		104
	SchemeName *<SchmeNm>*	[0..1]			104
{Or	Code *<Cd>*	[1..1]	CodeSet		104
Or}	Proprietary *<Prtry>*	[1..1]	Text		104
	Issuer *<Issr>*	[0..1]	Text		104

6.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

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

Impacted by: C19 "IBAN"

Datatype: "IBAN2007Identifier" on page 310

Constraints

- **IBAN**

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

6.1.2.1.2 Other <Othr>

Presence: [1..1]

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

Other <Othr> contains the following **GenericAccountIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		104
	SchemeName <SchmeNm>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		104
	Issuer <Issr>	[0..1]	Text		104

6.1.2.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 313

6.1.2.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		104

6.1.2.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalAccountIdentification1Code" on page 299

6.1.2.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.2.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 314

6.1.3　　　Amount

6.1.3.1 AmountType4Choice

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C1, C18	105
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			105
	Amount *<Amt>*	[1..1]	Amount	C1, C18	106
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	106

6.1.3.1.1 InstructedAmount <InstdAmt>

Presence: [1..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.3.1.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C18	106
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	106

6.1.3.1.2.1 Amount <Amt>

Presence: [1..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

   Note: The decimal separator is a dot.

6.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

6.1.4   Charge

6.1.4.1 Charges2

Definition: Set of elements used to provide information on the charges related to the payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C18	107
	Agent *<Agt>*	[1..1]	±		107

6.1.4.1.1 Amount <Amt>

Presence: [1..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.4.1.2 Agent <Agt>

Presence: [1..1]

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

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

6.1.5   Cheque

6.1.5.1 Cheque7

Definition: Set of characteristics related to a cheque instruction, such as cheque type or cheque number.

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	ChequeType *<ChqTp>*	[0..1]	CodeSet		108
	ChequeNumber *<ChqNb>*	[0..1]	Text		109
	ChequeFrom *<ChqFr>*	[0..1]			109
	Name *<Nm>*	[1..1]	Text		109
	Address *<Adr>*	[1..1]	±		110
	DeliveryMethod *<DlvryMtd>*	[0..1]			110
{Or	Code *<Cd>*	[1..1]	CodeSet		110
Or}	Proprietary *<Prtry>*	[1..1]	Text		111
	DeliverTo *<DlvrTo>*	[0..1]			111
	Name *<Nm>*	[1..1]	Text		111
	Address *<Adr>*	[1..1]	±		111
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		112
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		112
	FormsCode *<FrmsCd>*	[0..1]	Text		112
	MemoField *<MemoFld>*	[0..2]	Text		112
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		113
	PrintLocation *<PrtLctn>*	[0..1]	Text		113
	Signature *<Sgntr>*	[0..5]	Text		113

Constraints

- **ChequeMaturityDateRule**

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

  ```
  On Condition
      /ChequeType is present
   And    /ChequeType is within DataType <<Code>> ChequeType3Code
  Following Must be True
      /ChequeMaturityDate Must be absent
  ```

6.1.5.1.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 296

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.

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

6.1.5.1.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.5.1.3 ChequeFrom <ChqFr>

Presence: [0..1]

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

ChequeFrom <ChqFr> contains the following **NameAndAddress10** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		109
	Address *<Adr>*	[1..1]	±		110

6.1.5.1.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 313

6.1.5.1.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress6" on page 241 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		242
	Department <Dept>	[0..1]	Text		242
	SubDepartment <SubDept>	[0..1]	Text		242
	StreetName <StrtNm>	[0..1]	Text		242
	BuildingNumber <BldgNb>	[0..1]	Text		242
	PostCode <PstCd>	[0..1]	Text		242
	TownName <TwnNm>	[0..1]	Text		243
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		243
	Country <Ctry>	[0..1]	CodeSet	C17	243
	AddressLine <AdrLine>	[0..7]	Text		243

6.1.5.1.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

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

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

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

6.1.5.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 295

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.

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

6.1.5.1.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.5.1.5 DeliverTo <DlvrTo>

Presence: [0..1]

Definition: Party to whom the debtor's agent needs to send the cheque.

DeliverTo <DlvrTo> contains the following **NameAndAddress10** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		111
	Address *<Adr>*	[1..1]	±		111

6.1.5.1.5.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 313

6.1.5.1.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress6" on page 241 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]	CodeSet		242
	Department <*Dept*>	[0..1]	Text		242
	SubDepartment <*SubDept*>	[0..1]	Text		242
	StreetName <*StrtNm*>	[0..1]	Text		242
	BuildingNumber <*BldgNb*>	[0..1]	Text		242
	PostCode <*PstCd*>	[0..1]	Text		242
	TownName <*TwnNm*>	[0..1]	Text		243
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		243
	Country <*Ctry*>	[0..1]	CodeSet	C17	243
	AddressLine <*AdrLine*>	[0..7]	Text		243

6.1.5.1.6 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.

Datatype: "Priority2Code" on page 306

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

6.1.5.1.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

6.1.5.1.8 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.5.1.9 MemoField <MemoFld>

Presence: [0..2]

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

Datatype: "Max35Text" on page 314

6.1.5.1.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.5.1.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 314

6.1.5.1.12 Signature <Sgntr>

Presence: [0..5]

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

Datatype: "Max70Text" on page 314

6.1.6 Currency Exchange

6.1.6.1 ExchangeRate1

Definition: Further detailed information on the exchange rate that has been used in the payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	113
	ExchangeRate *<XchgRate>*	[0..1]	Rate		114
	RateType *<RateTp>*	[0..1]	CodeSet		114
	ContractIdentification *<CtrctId>*	[0..1]	Text		114

6.1.6.1.1 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 293

Constraints

• **ActiveOrHistoricCurrency**

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

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

6.1.6.1.2 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 311

6.1.6.1.3 RateType <RateTp>

Presence: [0..1]

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

Datatype: "ExchangeRateType1Code" on page 298

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

6.1.6.1.4 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 314

6.1.7   Date Period

6.1.7.1 DatePeriodDetails

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		114
	ToDate *<ToDt>*	[1..1]	Date		114

6.1.7.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 308

6.1.7.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 308

6.1.8 Date Time

6.1.8.1 DateAndDateTimeChoice

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		115
Or}	DateTime <*DtTm*>	[1..1]	DateTime		115

6.1.8.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 308

6.1.8.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 309

6.1.8.2 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		115
Or}	DateTime <*DtTm*>	[1..1]	DateTime		115

6.1.8.2.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 308

6.1.8.2.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 309

6.1.9　　　Direct Debit

6.1.9.1 DirectDebitTransaction9

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±	C2, C3	116
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		117
	PreNotificationIdentification *<PreNtfctnId>*	[0..1]	Text		117
	PreNotificationDate *<PreNtfctnDt>*	[0..1]	Date		117

6.1.9.1.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

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

MandateRelatedInformation <MndtRltdInf> contains the following elements (see "MandateRelatedInformation11" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		122
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		122
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		122
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]	±		123
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		123
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		123
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		124
	Frequency *<Frqcy>*	[0..1]	±		124
	Reason *<Rsn>*	[0..1]			124
{Or	Code *<Cd>*	[1..1]	CodeSet		124
Or}	Proprietary *<Prtry>*	[1..1]	Text		124
	TrackingDays *<TrckgDays>*	[0..1]	Text		125

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

```
On Condition
    /AmendmentIndicator is equal to value 'false'
```

```
Following Must be True
    /AmendmentInformationDetails Must be absent
```

- **AmendmentIndicatorTrueRule**

    If AmendmentIndicator is true, then AmendementInformationDetails must be present.

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

6.1.9.1.2 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		172
	PostalAddress <*PstlAdr*>	[0..1]	±		172
	Identification <*Id*>	[0..1]	±		173
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C17	173
	ContactDetails <*CtctDtls*>	[0..1]	±		173

6.1.9.1.3 PreNotificationIdentification <PreNtfctnId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 314

6.1.9.1.4 PreNotificationDate <PreNtfctnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

6.1.9.2 AmendmentInformationDetails11

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		118
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		118
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		119
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±		119
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		119
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±		119
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		120
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±		120
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		120
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		120
	OriginalReason *<OrgnlRsn>*	[0..1]			121
{Or	Code *<Cd>*	[1..1]	CodeSet		121
Or}	Proprietary *<Prtry>*	[1..1]	Text		121
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		121

6.1.9.2.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.9.2.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		172
	PostalAddress *<PstlAdr>*	[0..1]	±		172
	Identification *<Id>*	[0..1]	±		173
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	173
	ContactDetails *<CtctDtls>*	[0..1]	±		173

6.1.9.2.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

6.1.9.2.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

6.1.9.2.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

6.1.9.2.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

6.1.9.2.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

6.1.9.2.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

6.1.9.2.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 308

6.1.9.2.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see <u>"Frequency36Choice"</u> <u>on page 151</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		152
Or	Period *<Prd>*	[1..1]			152
	Type *<Tp>*	[1..1]	CodeSet		153
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		153
Or}	PointInTime *<PtInTm>*	[1..1]			153
	Type *<Tp>*	[1..1]	CodeSet		153
	PointInTime *<PtInTm>*	[1..1]	Text		154

6.1.9.2.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		121
Or}	Proprietary *<Prtry>*	[1..1]	Text		121

6.1.9.2.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: <u>"ExternalMandateSetupReason1Code" on page 301</u>

6.1.9.2.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: <u>"Max70Text" on page 314</u>

6.1.9.2.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: <u>"Exact2NumericText" on page 312</u>

6.1.9.3 MandateRelatedInformation11

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		122
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		122
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		122
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]	±		123
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		123
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		123
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		124
	Frequency *<Frqcy>*	[0..1]	±		124
	Reason *<Rsn>*	[0..1]			124
{Or	Code *<Cd>*	[1..1]	CodeSet		124
Or}	Proprietary *<Prtry>*	[1..1]	Text		124
	TrackingDays *<TrckgDays>*	[0..1]	Text		125

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

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

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

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

6.1.9.3.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.9.3.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

6.1.9.3.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 310):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.9.3.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following elements (see "AmendmentInformationDetails11" on page 117 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		118
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		118
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		119
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±		119
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		119
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±		119
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		120
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±		120
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		120
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		120
	OriginalReason *<OrgnlRsn>*	[0..1]			121
{Or	Code *<Cd>*	[1..1]	CodeSet		121
Or}	Proprietary *<Prtry>*	[1..1]	Text		121
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		121

6.1.9.3.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 312

6.1.9.3.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

6.1.9.3.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

6.1.9.3.8 Frequency <Frqcy>

Presence: [0..1]

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

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		152
Or	Period *<Prd>*	[1..1]			152
	Type *<Tp>*	[1..1]	CodeSet		153
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		153
Or}	PointInTime *<PtInTm>*	[1..1]			153
	Type *<Tp>*	[1..1]	CodeSet		153
	PointInTime *<PtInTm>*	[1..1]	Text		154

6.1.9.3.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		124
Or}	Proprietary *<Prtry>*	[1..1]	Text		124

6.1.9.3.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 301

6.1.9.3.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 314

6.1.9.3.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 312

6.1.10   Document

6.1.10.1 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]			125
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			125
{Or	Code <*Cd*>	[1..1]	CodeSet		126
Or}	Proprietary <*Prtry*>	[1..1]	Text		126
	Issuer <*Issr*>	[0..1]	Text		126
	Reference <*Ref*>	[0..1]	Text		126

6.1.10.1.1 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]			125
{Or	Code <*Cd*>	[1..1]	CodeSet		126
Or}	Proprietary <*Prtry*>	[1..1]	Text		126
	Issuer <*Issr*>	[0..1]	Text		126

6.1.10.1.1.1 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		126
Or}	Proprietary *<Prtry>*	[1..1]	Text		126

6.1.10.1.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "DocumentType3Code" on page 297

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

6.1.10.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 314

6.1.10.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 314

6.1.10.1.2 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 314

6.1.11 Financial Institution Identification

6.1.11.1 BranchAndFinancialInstitutionIdentification5

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

6.1.11.1.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

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

FinancialInstitutionIdentification <FinInstnId> contains the following elements (see "FinancialInstitutionIdentification8" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C3	130
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		130
	Name *<Nm>*	[0..1]	Text		130
	PostalAddress *<PstlAdr>*	[0..1]	±		130
	Other *<Othr>*	[0..1]	±		131

6.1.11.1.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

BranchIdentification <BrnchId> contains the following elements (see "BranchData2" on page 131 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	Text		132
	Name *<Nm>*	[0..1]	Text		132
	PostalAddress *<PstlAdr>*	[0..1]	±		132

6.1.11.2 GenericFinancialIdentification1

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		128
	SchemeName *<SchmeNm>*	[0..1]			128
{Or	Code *<Cd>*	[1..1]	CodeSet		128
Or}	Proprietary *<Prtry>*	[1..1]	Text		128
	Issuer *<Issr>*	[0..1]	Text		129

6.1.11.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 314

6.1.11.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		128
Or}	Proprietary *<Prtry>*	[1..1]	Text		128

6.1.11.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 300

6.1.11.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.11.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 314

6.1.11.3 ClearingSystemMemberIdentification2

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		129
	MemberIdentification *<MmbId>*	[1..1]	Text		129

6.1.11.3.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

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

ClearingSystemIdentification <ClrSysId> contains one of the following elements (see "ClearingSystemIdentification2Choice" on page 254 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		255
Or}	Proprietary *<Prtry>*	[1..1]	Text		255

6.1.11.3.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 314

6.1.11.4 FinancialInstitutionIdentification8

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C3	130
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		130
	Name *<Nm>*	[0..1]	Text		130
	PostalAddress *<PstlAdr>*	[0..1]	±		130
	Other *<Othr>*	[0..1]	±		131

6.1.11.4.1 BICFI <BICFI>

Presence: [0..1]

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

Impacted by: C3 "BICFI"

Datatype: "BICFIIdentifier" on page 309

Constraints

• **BICFI**

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

6.1.11.4.2 ClearingSystemMemberIdentification <ClrSysMmbId>

Presence: [0..1]

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

ClearingSystemMemberIdentification <ClrSysMmbId> contains the following elements (see "ClearingSystemMemberIdentification2" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		129
	MemberIdentification *<MmbId>*	[1..1]	Text		129

6.1.11.4.3 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

6.1.11.4.4 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress6" on page 241 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		242
	Department <Dept>	[0..1]	Text		242
	SubDepartment <SubDept>	[0..1]	Text		242
	StreetName <StrtNm>	[0..1]	Text		242
	BuildingNumber <BldgNb>	[0..1]	Text		242
	PostCode <PstCd>	[0..1]	Text		242
	TownName <TwnNm>	[0..1]	Text		243
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		243
	Country <Ctry>	[0..1]	CodeSet	C17	243
	AddressLine <AdrLine>	[0..7]	Text		243

6.1.11.4.5 Other <Othr>

Presence: [0..1]

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

Other <Othr> contains the following elements (see "GenericFinancialIdentification1" on page 128 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		128
	SchemeName <SchmeNm>	[0..1]			128
{Or	Code <Cd>	[1..1]	CodeSet		128
Or}	Proprietary <Prtry>	[1..1]	Text		128
	Issuer <Issr>	[0..1]	Text		129

6.1.11.5 BranchData2

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		132
	Name <Nm>	[0..1]	Text		132
	PostalAddress <PstlAdr>	[0..1]	±		132

6.1.11.5.1 Identification <Id>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.11.5.2 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

6.1.11.5.3 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress6" on page 241 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]	CodeSet		242
	Department <*Dept*>	[0..1]	Text		242
	SubDepartment <*SubDept*>	[0..1]	Text		242
	StreetName <*StrtNm*>	[0..1]	Text		242
	BuildingNumber <*BldgNb*>	[0..1]	Text		242
	PostCode <*PstCd*>	[0..1]	Text		242
	TownName <*TwnNm*>	[0..1]	Text		243
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		243
	Country <*Ctry*>	[0..1]	CodeSet	C17	243
	AddressLine <*AdrLine*>	[0..7]	Text		243

6.1.12   Identification Information

6.1.12.1 PaymentIdentification1

Definition: Set of elements used to provide further means of referencing a payment transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		133
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		133

6.1.12.1.1 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 314

6.1.12.1.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 314

6.1.13   Miscellaneous

6.1.13.1 OriginalTransactionReference27

Definition: Key elements used to refer the original transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	C1, C18	135
	Amount <*Amt*>	[0..1]	±		136
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		136
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		136
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		136
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		137
	SettlementInformation <*SttlmInf*>	[0..1]	±	C13, C14, C20, C21, C22, C23, C28, C29	137
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		139
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		139
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]		C2, C3	140
	MandateIdentification <*MndtId*>	[0..1]	Text		142
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		142
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		142
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			142
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		143
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		143
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		144
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±		144
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		144
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±		144
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		145
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±		145
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		145
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		145
	OriginalReason <*OrgnlRsn*>	[0..1]			146
{Or	Code <*Cd*>	[1..1]	CodeSet		146
Or}	Proprietary <*Prtry*>	[1..1]	Text		146
	OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		146

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		146
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		147
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		147
	Frequency *<Frqcy>*	[0..1]	±		147
	Reason *<Rsn>*	[0..1]			147
{Or	Code *<Cd>*	[1..1]	CodeSet		147
Or}	Proprietary *<Prtry>*	[1..1]	Text		148
	TrackingDays *<TrckgDays>*	[0..1]	Text		148
	RemittanceInformation *<RmtInf>*	[0..1]	±		148
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		148
	Debtor *<Dbtr>*	[0..1]	±		148
	DebtorAccount *<DbtrAcct>*	[0..1]	±		149
	DebtorAgent *<DbtrAgt>*	[0..1]	±		149
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±		149
	CreditorAgent *<CdtrAgt>*	[0..1]	±		149
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		150
	Creditor *<Cdtr>*	[0..1]	±		150
	CreditorAccount *<CdtrAcct>*	[0..1]	±		150
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		151
	Purpose *<Purp>*	[0..1]	±		151

6.1.13.1.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.13.1.2 Amount <Amt>

Presence: [0..1]

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

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <*InstdAmt*>	[1..1]	Amount	C1, C18	105
Or}	EquivalentAmount <*EqvtAmt*>	[1..1]			105
	Amount <*Amt*>	[1..1]	Amount	C1, C18	106
	CurrencyOfTransfer <*CcyOfTrf*>	[1..1]	CodeSet	C1	106

6.1.13.1.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

6.1.13.1.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

6.1.13.1.5 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 115 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		115
Or}	DateTime <*DtTm*>	[1..1]	DateTime		115

6.1.13.1.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification125" on page 176 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Identification <Id>	[0..1]	±		177
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	177
	ContactDetails <CtctDtls>	[0..1]	±		177

6.1.13.1.7 SettlementInformation <SttlmInf>

Presence: [0..1]

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

Impacted by: C13 "InstructedReimbursementAgentAccountRule", C14 "InstructingReimbursementAgentAccountRule", C20 "SettlementMethodAgentRule", C21 "SettlementMethodClearingRule", C22 "SettlementMethodCoverAgentRule", C23 "SettlementMethodCoverRule", C28 "ThirdReimbursementAgentAccountRule", C29 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following elements (see "SettlementInstruction4" on page 246 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		248
	SettlementAccount <SttlmAcct>	[0..1]	±		249
	ClearingSystem <ClrSys>	[0..1]			249
{Or	Code <Cd>	[1..1]	CodeSet		249
Or}	Proprietary <Prtry>	[1..1]	Text		249
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		250
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±		250
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		250
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±		251
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		251
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±		251

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

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

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

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

- **SettlementMethodAgentRule**

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

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

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  ```
  On Condition
      /ThirdReimbursementAgent is absent
  Following Must be True
      /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

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

  ```
  On Condition
      /ThirdReimbursementAgent is present
  Following Must be True
      /InstructingReimbursementAgent Must be present
   And    /InstructedReimbursementAgent Must be present
  ```

6.1.13.1.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation25" on page 187 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		187
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		187
	ServiceLevel *<SvcLvl>*	[0..1]			188
{Or	Code *<Cd>*	[1..1]	CodeSet		188
Or}	Proprietary *<Prtry>*	[1..1]	Text		188
	LocalInstrument *<LclInstrm>*	[0..1]			188
{Or	Code *<Cd>*	[1..1]	CodeSet		189
Or}	Proprietary *<Prtry>*	[1..1]	Text		189
	SequenceType *<SeqTp>*	[0..1]	CodeSet		189
	CategoryPurpose *<CtgyPurp>*	[0..1]			189
{Or	Code *<Cd>*	[1..1]	CodeSet		189
Or}	Proprietary *<Prtry>*	[1..1]	Text		190

6.1.13.1.9 PaymentMethod <PmtMtd>

Presence: [0..1]

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

Datatype: "PaymentMethod4Code" on page 305

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

6.1.13.1.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

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

MandateRelatedInformation <MndtRltdInf> contains the following **MandateRelatedInformation12** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification <*MndtId*>	[0..1]	Text		142
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		142
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		142
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			142
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		143
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		143
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		144
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±		144
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		144
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±		144
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		145
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±		145
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		145
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		145
	OriginalReason <*OrgnlRsn*>	[0..1]			146
{Or	Code <*Cd*>	[1..1]	CodeSet		146
Or}	Proprietary <*Prtry*>	[1..1]	Text		146
	OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		146
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		146
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		147
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		147
	Frequency <*Frqcy*>	[0..1]	±		147
	Reason <*Rsn*>	[0..1]			147
{Or	Code <*Cd*>	[1..1]	CodeSet		147
Or}	Proprietary <*Prtry*>	[1..1]	Text		148
	TrackingDays <*TrckgDays*>	[0..1]	Text		148

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

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

- **AmendmentIndicatorTrueRule**

    If AmendmentIndicator is true, then AmendementInformationDetails must be present.

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

6.1.13.1.10.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.13.1.10.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

6.1.13.1.10.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 310):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.13.1.10.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails12 elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		143
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		143
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		144
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±		144
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		144
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±		144
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		145
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±		145
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		145
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		145
	OriginalReason *<OrgnlRsn>*	[0..1]			146
{Or	Code *<Cd>*	[1..1]	CodeSet		146
Or}	Proprietary *<Prtry>*	[1..1]	Text		146
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		146

6.1.13.1.10.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.13.1.10.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see "PartyIdentification125" on page 176 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		176
	PostalAddress *<PstlAdr>*	[0..1]	±		176
	Identification *<Id>*	[0..1]	±		177
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	177
	ContactDetails *<CtctDtls>*	[0..1]	±		177

6.1.13.1.10.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		127
	BranchIdentification <*BrnchId*>	[0..1]	±		127

6.1.13.1.10.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		101
	Type <*Tp*>	[0..1]	±		101
	Currency <*Ccy*>	[0..1]	CodeSet	C1	102
	Name <*Nm*>	[0..1]	Text		102

6.1.13.1.10.4.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see "PartyIdentification125" on page 176 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		176
	PostalAddress <*PstlAdr*>	[0..1]	±		176
	Identification <*Id*>	[0..1]	±		177
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C17	177
	ContactDetails <*CtctDtls*>	[0..1]	±		177

6.1.13.1.10.4.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		101
	Type *<Tp>*	[0..1]	±		101
	Currency *<Ccy>*	[0..1]	CodeSet	C1	102
	Name *<Nm>*	[0..1]	Text		102

6.1.13.1.10.4.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

6.1.13.1.10.4.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		101
	Type *<Tp>*	[0..1]	±		101
	Currency *<Ccy>*	[0..1]	CodeSet	C1	102
	Name *<Nm>*	[0..1]	Text		102

6.1.13.1.10.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 308

6.1.13.1.10.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		152
Or	Period *<Prd>*	[1..1]			152
	Type *<Tp>*	[1..1]	CodeSet		153
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		153
Or}	PointInTime *<PtInTm>*	[1..1]			153
	Type *<Tp>*	[1..1]	CodeSet		153
	PointInTime *<PtInTm>*	[1..1]	Text		154

6.1.13.1.10.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		146
Or}	Proprietary *<Prtry>*	[1..1]	Text		146

6.1.13.1.10.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 301

6.1.13.1.10.4.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 314

6.1.13.1.10.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 312

6.1.13.1.10.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 312

6.1.13.1.10.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

6.1.13.1.10.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 308

6.1.13.1.10.8 Frequency <Frqcy>

Presence: [0..1]

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

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		152
Or	Period *<Prd>*	[1..1]			152
	Type *<Tp>*	[1..1]	CodeSet		153
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		153
Or}	PointInTime *<PtInTm>*	[1..1]			153
	Type *<Tp>*	[1..1]	CodeSet		153
	PointInTime *<PtInTm>*	[1..1]	Text		154

6.1.13.1.10.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		147
Or}	Proprietary *<Prtry>*	[1..1]	Text		148

6.1.13.1.10.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 301

6.1.13.1.10.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 314

6.1.13.1.10.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 312

6.1.13.1.11 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation15" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		169
	Structured <Strd>	[0..*]	±		169

6.1.13.1.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "Party35Choice" on page 181 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		182
Or}	Agent <Agt>	[1..1]	±		182

6.1.13.1.13 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains one of the following elements (see "Party35Choice" on page 181 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		182
Or}	Agent <Agt>	[1..1]	±		182

6.1.13.1.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		101
	Type <*Tp*>	[0..1]	±		101
	Currency <*Ccy*>	[0..1]	CodeSet	C1	102
	Name <*Nm*>	[0..1]	Text		102

6.1.13.1.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		127
	BranchIdentification <*BrnchId*>	[0..1]	±		127

6.1.13.1.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		101
	Type <*Tp*>	[0..1]	±		101
	Currency <*Ccy*>	[0..1]	CodeSet	C1	102
	Name <*Nm*>	[0..1]	Text		102

6.1.13.1.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

6.1.13.1.18 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		101
	Type *<Tp>*	[0..1]	±		101
	Currency *<Ccy>*	[0..1]	CodeSet	C1	102
	Name *<Nm>*	[0..1]	Text		102

6.1.13.1.19 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains one of the following elements (see "Party35Choice" on page 181 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		182
Or}	Agent *<Agt>*	[1..1]	±		182

6.1.13.1.20 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

6.1.13.1.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "Party35Choice" on page 181 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		182
Or}	Agent <Agt>	[1..1]	±		182

6.1.13.1.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 171 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		172
Or}	Proprietary <Prtry>	[1..1]	Text		172

6.1.13.2 Frequency36Choice

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		152
Or	Period *<Prd>*	[1..1]			152
	Type *<Tp>*	[1..1]	CodeSet		153
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		153
Or}	PointInTime *<PtInTm>*	[1..1]			153
	Type *<Tp>*	[1..1]	CodeSet		153
	PointInTime *<PtInTm>*	[1..1]	Text		154

6.1.13.2.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 304

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

6.1.13.2.2 Period <Prd>

Presence: [1..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[1..1]	CodeSet		153
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		153

6.1.13.2.2.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 304

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

6.1.13.2.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

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

Datatype: "DecimalNumber" on page 311

6.1.13.2.3 PointInTime <PtInTm>

Presence: [1..1]

Definition: Specifies a frequency in terms of an exact point in time or moment within a specified period type.

PointInTime <PtInTm> contains the following **FrequencyAndMoment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		153
	PointInTime <PtInTm>	[1..1]	Text		154

6.1.13.2.3.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 304

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

6.1.13.2.3.2 PointInTime <PtInTm>

Presence: [1..1]

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

Datatype: "Exact2NumericText" on page 312

6.1.13.3 NumberOfTransactionsPerStatus5

Definition: Set of elements used to provide detailed information on the number of transactions that are reported with a specific transaction status.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions *<DtldNbOfTxs>*	[1..1]	Text		154
	DetailedStatus *<DtldSts>*	[1..1]	CodeSet		154
	DetailedControlSum *<DtldCtrlSum>*	[0..1]	Quantity		154

6.1.13.3.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

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

Datatype: "Max15NumericText" on page 313

6.1.13.3.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 302

6.1.13.3.3 DetailedControlSum <DtldCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

6.1.13.4 ContactDetails2

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		155
	Name *<Nm>*	[0..1]	Text		155
	PhoneNumber *<PhneNb>*	[0..1]	Text		155
	MobileNumber *<MobNb>*	[0..1]	Text		155
	FaxNumber *<FaxNb>*	[0..1]	Text		156
	EmailAddress *<EmailAdr>*	[0..1]	Text		156
	Other *<Othr>*	[0..1]	Text		156

6.1.13.4.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix1Code" on page 305

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

6.1.13.4.2 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 313

6.1.13.4.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 314

6.1.13.4.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 314

6.1.13.4.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 314

6.1.13.4.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 313

6.1.13.4.7 Other <Othr>

Presence: [0..1]

Definition: Contact details in another form.

Datatype: "Max35Text" on page 314

6.1.13.5 RemittanceAmount2

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

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C1, C18	157
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			158
	Type *<Tp>*	[0..1]			158
{Or	Code *<Cd>*	[1..1]	CodeSet		158
Or}	Proprietary *<Prtry>*	[1..1]	Text		158
	Amount *<Amt>*	[1..1]	Amount	C1, C18	158
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C1, C18	159
	TaxAmount *<TaxAmt>*	[0..*]			159
	Type *<Tp>*	[0..1]			159
{Or	Code *<Cd>*	[1..1]	CodeSet		160
Or}	Proprietary *<Prtry>*	[1..1]	Text		160
	Amount *<Amt>*	[1..1]	Amount	C1, C18	160
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			160
	Amount *<Amt>*	[1..1]	Amount	C1, C18	161
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		161
	Reason *<Rsn>*	[0..1]	Text		161
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		161
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	162

6.1.13.5.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.13.5.2 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]			158
{Or	Code <*Cd*>	[1..1]	CodeSet		158
Or}	Proprietary <*Prtry*>	[1..1]	Text		158
	Amount <*Amt*>	[1..1]	Amount	C1, C18	158

6.1.13.5.2.1 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		158
Or}	Proprietary <*Prtry*>	[1..1]	Text		158

6.1.13.5.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 300

6.1.13.5.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.13.5.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.13.5.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.13.5.4 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]			159
{Or	Code *<Cd>*	[1..1]	CodeSet		160
Or}	Proprietary *<Prtry>*	[1..1]	Text		160
	Amount *<Amt>*	[1..1]	Amount	C1, C18	160

6.1.13.5.4.1 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		160
Or}	Proprietary <Prtry>	[1..1]	Text		160

6.1.13.5.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 303

6.1.13.5.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.13.5.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.13.5.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C18	161
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		161
	Reason <Rsn>	[0..1]	Text		161
	AdditionalInformation <AddtlInf>	[0..1]	Text		161

6.1.13.5.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.13.5.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 297

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

6.1.13.5.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 314

6.1.13.5.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 313

6.1.13.5.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

   Note: The decimal separator is a dot.

6.1.13.6 RemittanceLocation4

Definition: Set of elements used to provide information on the remittance advice.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <*RmtId*>	[0..1]	Text		162
	RemittanceLocationDetails <*RmtLctnDtls*>	[0..*]			162
	Method <*Mtd*>	[1..1]	CodeSet		163
	ElectronicAddress <*ElctrncAdr*>	[0..1]	Text		163
	PostalAddress <*PstlAdr*>	[0..1]			163
	Name <*Nm*>	[1..1]	Text		164
	Address <*Adr*>	[1..1]	±		164

6.1.13.6.1 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 314

6.1.13.6.2 RemittanceLocationDetails <RmtLctnDtls>

Presence: [0..*]

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

RemittanceLocationDetails <RmtLctnDtls> contains the following **RemittanceLocationDetails1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Method *<Mtd>*	[1..1]	CodeSet		163
	ElectronicAddress *<ElctrncAdr>*	[0..1]	Text		163
	PostalAddress *<PstlAdr>*	[0..1]			163
	Name *<Nm>*	[1..1]	Text		164
	Address *<Adr>*	[1..1]	±		164

6.1.13.6.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 306

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

6.1.13.6.2.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 313

6.1.13.6.2.3 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following **NameAndAddress10** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		164
	Address *<Adr>*	[1..1]	±		164

6.1.13.6.2.3.1 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 313

6.1.13.6.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress6" on page 241 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]	CodeSet		242
	Department *<Dept>*	[0..1]	Text		242
	SubDepartment *<SubDept>*	[0..1]	Text		242
	StreetName *<StrtNm>*	[0..1]	Text		242
	BuildingNumber *<BldgNb>*	[0..1]	Text		242
	PostCode *<PstCd>*	[0..1]	Text		242
	TownName *<TwnNm>*	[0..1]	Text		243
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		243
	Country *<Ctry>*	[0..1]	CodeSet	C17	243
	AddressLine *<AdrLine>*	[0..7]	Text		243

6.1.13.7 RemittanceInformation11

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Unstructured *<Ustrd>*	[0..*]	Text		165
	Structured *<Strd>*	[0..*]	±		165

6.1.13.7.1 Unstructured <Ustrd>

Presence: [0..*]

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

Datatype: "Max140Text" on page 313

6.1.13.7.2 Structured <Strd>

Presence: [0..*]

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

Structured <Strd> contains the following elements (see "StructuredRemittanceInformation13" on page 195 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <*RfrdDocInf*>	[0..*]			197
	Type <*Tp*>	[0..1]			199
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			199
{Or	Code <*Cd*>	[1..1]	CodeSet		199
Or}	Proprietary <*Prtry*>	[1..1]	Text		200
	Issuer <*Issr*>	[0..1]	Text		200
	Number <*Nb*>	[0..1]	Text		200
	RelatedDate <*RltdDt*>	[0..1]	Date		201
	LineDetails <*LineDtls*>	[0..*]			201
	Identification <*Id*>	[1..*]			202
	Type <*Tp*>	[0..1]			203
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			203
{Or	Code <*Cd*>	[1..1]	CodeSet		203
Or}	Proprietary <*Prtry*>	[1..1]	Text		203
	Issuer <*Issr*>	[0..1]	Text		204
	Number <*Nb*>	[0..1]	Text		204
	RelatedDate <*RltdDt*>	[0..1]	Date		204
	Description <*Desc*>	[0..1]	Text		204
	Amount <*Amt*>	[0..1]			204
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	C1, C18	205
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			206
	Type <*Tp*>	[0..1]			206
{Or	Code <*Cd*>	[1..1]	CodeSet		206
Or}	Proprietary <*Prtry*>	[1..1]	Text		206
	Amount <*Amt*>	[1..1]	Amount	C1, C18	206
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	C1, C18	207
	TaxAmount <*TaxAmt*>	[0..*]			207
	Type <*Tp*>	[0..1]			207
{Or	Code <*Cd*>	[1..1]	CodeSet		208
Or}	Proprietary <*Prtry*>	[1..1]	Text		208

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C18	208
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			208
	Amount *<Amt>*	[1..1]	Amount	C1, C18	209
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		209
	Reason *<Rsn>*	[0..1]	Text		209
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		209
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	210
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		210
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		211
	Invoicer *<Invcr>*	[0..1]	±		212
	Invoicee *<Invcee>*	[0..1]	±		212
	TaxRemittance *<TaxRmt>*	[0..1]	±		213
	GarnishmentRemittance *<GrnshmtRmt>*	[0..1]			215
	Type *<Tp>*	[1..1]			216
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			216
{Or	Code *<Cd>*	[1..1]	CodeSet		217
Or}	Proprietary *<Prtry>*	[1..1]	Text		217
	Issuer *<Issr>*	[0..1]	Text		217
	Garnishee *<Grnshee>*	[0..1]	±		217
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		217
	ReferenceNumber *<RefNb>*	[0..1]	Text		218
	Date *<Dt>*	[0..1]	Date		218
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	218
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		218
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		219
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		219

6.1.13.8 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		168
Or}	Proprietary *<Prtry>*	[1..1]	Text		168

6.1.13.8.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 294

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.

6.1.13.8.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max128Text" on page 312

6.1.13.9 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		169
	Envelope *<Envlp>*	[1..1]	(External Schema)		169

Constraints

- **SupplementaryDataRule**

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

6.1.13.9.1 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 314

6.1.13.9.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

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

6.1.13.10 RemittanceInformation15

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		169
	Structured <*Strd*>	[0..*]	±		169

6.1.13.10.1 Unstructured <Ustrd>

Presence: [0..*]

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

Datatype: "Max140Text" on page 313

6.1.13.10.2 Structured <Strd>

Presence: [0..*]

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

Structured <Strd> contains the following elements (see "StructuredRemittanceInformation15" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			221
	Type <Tp>	[0..1]			223
	CodeOrProprietary <CdOrPrtry>	[1..1]			223
{Or	Code <Cd>	[1..1]	CodeSet		223
Or}	Proprietary <Prtry>	[1..1]	Text		224
	Issuer <Issr>	[0..1]	Text		224
	Number <Nb>	[0..1]	Text		224
	RelatedDate <RltdDt>	[0..1]	Date		225
	LineDetails <LineDtls>	[0..*]			225
	Identification <Id>	[1..*]			226
	Type <Tp>	[0..1]			227
	CodeOrProprietary <CdOrPrtry>	[1..1]			227
{Or	Code <Cd>	[1..1]	CodeSet		227
Or}	Proprietary <Prtry>	[1..1]	Text		227
	Issuer <Issr>	[0..1]	Text		228
	Number <Nb>	[0..1]	Text		228
	RelatedDate <RltdDt>	[0..1]	Date		228
	Description <Desc>	[0..1]	Text		228
	Amount <Amt>	[0..1]			228
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C18	229
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			230
	Type <Tp>	[0..1]			230
{Or	Code <Cd>	[1..1]	CodeSet		230
Or}	Proprietary <Prtry>	[1..1]	Text		230
	Amount <Amt>	[1..1]	Amount	C1, C18	230
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	231
	TaxAmount <TaxAmt>	[0..*]			231
	Type <Tp>	[0..1]			231
{Or	Code <Cd>	[1..1]	CodeSet		232
Or}	Proprietary <Prtry>	[1..1]	Text		232

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C18	232
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			232
	Amount *<Amt>*	[1..1]	Amount	C1, C18	233
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		233
	Reason *<Rsn>*	[0..1]	Text		233
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		233
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	234
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		234
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		235
	Invoicer *<Invcr>*	[0..1]	±		236
	Invoicee *<Invcee>*	[0..1]	±		236
	TaxRemittance *<TaxRmt>*	[0..1]	±		237
	GarnishmentRemittance *<GrnshmtRmt>*	[0..1]			238
	Type *<Tp>*	[1..1]			238
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			238
{Or	Code *<Cd>*	[1..1]	CodeSet		239
Or}	Proprietary *<Prtry>*	[1..1]	Text		239
	Issuer *<Issr>*	[0..1]	Text		239
	Garnishee *<Grnshee>*	[0..1]	±		239
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		240
	ReferenceNumber *<RefNb>*	[0..1]	Text		240
	Date *<Dt>*	[0..1]	Date		240
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	240
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		241
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		241
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		241

6.1.13.11 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		172
Or}	Proprietary *<Prtry>*	[1..1]	Text		172

6.1.13.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPurpose1Code" on page 302

6.1.13.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 314

6.1.14   Organisation Identification

6.1.14.1 PartyIdentification43

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		172
	PostalAddress *<PstlAdr>*	[0..1]	±		172
	Identification *<Id>*	[0..1]	±		173
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	173
	ContactDetails *<CtctDtls>*	[0..1]	±		173

6.1.14.1.1 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 313

6.1.14.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress6" on page 241 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]	CodeSet		242
	Department *<Dept>*	[0..1]	Text		242
	SubDepartment *<SubDept>*	[0..1]	Text		242
	StreetName *<StrtNm>*	[0..1]	Text		242
	BuildingNumber *<BldgNb>*	[0..1]	Text		242
	PostCode *<PstCd>*	[0..1]	Text		242
	TownName *<TwnNm>*	[0..1]	Text		243
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		243
	Country *<Ctry>*	[0..1]	CodeSet	C17	243
	AddressLine *<AdrLine>*	[0..7]	Text		243

6.1.14.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following elements (see "Party11Choice" on page 178 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		178
Or}	PrivateIdentification *<PrvtId>*	[1..1]	±		179

6.1.14.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

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

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 297

Constraints

- **Country**

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

6.1.14.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

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

ContactDetails <CtctDtls> contains the following elements (see "ContactDetails2" on page 155 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		155
	Name *<Nm>*	[0..1]	Text		155
	PhoneNumber *<PhneNb>*	[0..1]	Text		155
	MobileNumber *<MobNb>*	[0..1]	Text		155
	FaxNumber *<FaxNb>*	[0..1]	Text		156
	EmailAddress *<EmailAdr>*	[0..1]	Text		156
	Other *<Othr>*	[0..1]	Text		156

6.1.14.2 OrganisationIdentification8

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C2	174
	Other *<Othr>*	[0..*]			175
	Identification *<Id>*	[1..1]	Text		175
	SchemeName *<SchmeNm>*	[0..1]			175
{Or	Code *<Cd>*	[1..1]	CodeSet		175
Or}	Proprietary *<Prtry>*	[1..1]	Text		175
	Issuer *<Issr>*	[0..1]	Text		176

6.1.14.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

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

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 309

Constraints

- **AnyBIC**

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

6.1.14.2.2 Other <Othr>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		175
Or}	Proprietary <Prtry>	[1..1]	Text		175
	Issuer <Issr>	[0..1]	Text		176

6.1.14.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 314

6.1.14.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		175
Or}	Proprietary <Prtry>	[1..1]	Text		175

6.1.14.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 301

6.1.14.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.14.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 314

6.1.14.3 PartyIdentification125

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		176
	PostalAddress *<PstlAdr>*	[0..1]	±		176
	Identification *<Id>*	[0..1]	±		177
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	177
	ContactDetails *<CtctDtls>*	[0..1]	±		177

6.1.14.3.1 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 313

6.1.14.3.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress6" on page 241 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]	CodeSet		242
	Department *<Dept>*	[0..1]	Text		242
	SubDepartment *<SubDept>*	[0..1]	Text		242
	StreetName *<StrtNm>*	[0..1]	Text		242
	BuildingNumber *<BldgNb>*	[0..1]	Text		242
	PostCode *<PstCd>*	[0..1]	Text		242
	TownName *<TwnNm>*	[0..1]	Text		243
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		243
	Country *<Ctry>*	[0..1]	CodeSet	C17	243
	AddressLine *<AdrLine>*	[0..7]	Text		243

6.1.14.3.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following elements (see "Party34Choice" on page 182 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		182
Or}	PrivateIdentification *<PrvtId>*	[1..1]	±		183

6.1.14.3.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

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

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 297

Constraints

• **Country**

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

6.1.14.3.5 ContactDetails <CtctDtls>

Presence: [0..1]

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

ContactDetails <CtctDtls> contains the following elements (see "ContactDetails2" on page 155 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		155
	Name <*Nm*>	[0..1]	Text		155
	PhoneNumber <*PhneNb*>	[0..1]	Text		155
	MobileNumber <*MobNb*>	[0..1]	Text		155
	FaxNumber <*FaxNb*>	[0..1]	Text		156
	EmailAddress <*EmailAdr*>	[0..1]	Text		156
	Other <*Othr*>	[0..1]	Text		156

6.1.15 Party Identification

6.1.15.1 Party11Choice

Definition: Nature or use of the account.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <*OrgId*>	[1..1]	±		178
Or}	PrivateIdentification <*PrvtId*>	[1..1]	±		179

6.1.15.1.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification8" on page 174 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C2	174
	Other <*Othr*>	[0..*]			175
	Identification <*Id*>	[1..1]	Text		175
	SchemeName <*SchmeNm*>	[0..1]			175
{Or	Code <*Cd*>	[1..1]	CodeSet		175
Or}	Proprietary <*Prtry*>	[1..1]	Text		175
	Issuer <*Issr*>	[0..1]	Text		176

6.1.15.1.2 PrivateIdentification <PrvtId>

Presence: [1..1]

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

PrivateIdentification <PrvtId> contains the following elements (see "PersonIdentification5" on page 193 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]	±		194
	Other *<Othr>*	[0..*]			194
	Identification *<Id>*	[1..1]	Text		194
	SchemeName *<SchmeNm>*	[0..1]			195
{Or	Code *<Cd>*	[1..1]	CodeSet		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195
	Issuer *<Issr>*	[0..1]	Text		195

6.1.15.2 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			179
	BirthDate *<BirthDt>*	[1..1]	Date		180
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		180
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		180
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C17	180
	Other *<Othr>*	[0..*]			180
	Identification *<Id>*	[1..1]	Text		181
	SchemeName *<SchmeNm>*	[0..1]			181
{Or	Code *<Cd>*	[1..1]	CodeSet		181
Or}	Proprietary *<Prtry>*	[1..1]	Text		181
	Issuer *<Issr>*	[0..1]	Text		181

6.1.15.2.1 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		180
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		180
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		180
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C17	180

6.1.15.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 308

6.1.15.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 314

6.1.15.2.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 314

6.1.15.2.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 297

Constraints

- **Country**

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

6.1.15.2.2 Other <Othr>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		181
	SchemeName <SchmeNm>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	Issuer <Issr>	[0..1]	Text		181

6.1.15.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 314

6.1.15.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181

6.1.15.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 302

6.1.15.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.15.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 314

6.1.15.3 Party35Choice

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		182
Or}	Agent <Agt>	[1..1]	±		182

6.1.15.3.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification125" on page 176 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Identification <Id>	[0..1]	±		177
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	177
	ContactDetails <CtctDtls>	[0..1]	±		177

6.1.15.3.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

6.1.15.4 Party34Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		182
Or}	PrivateIdentification <PrvtId>	[1..1]	±		183

6.1.15.4.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification8" on page 174 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C2	174
	Other *<Othr>*	[0..*]			175
	Identification *<Id>*	[1..1]	Text		175
	SchemeName *<SchmeNm>*	[0..1]			175
{Or	Code *<Cd>*	[1..1]	CodeSet		175
Or}	Proprietary *<Prtry>*	[1..1]	Text		175
	Issuer *<Issr>*	[0..1]	Text		176

6.1.15.4.2 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 179 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			179
	BirthDate *<BirthDt>*	[1..1]	Date		180
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		180
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		180
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C17	180
	Other *<Othr>*	[0..*]			180
	Identification *<Id>*	[1..1]	Text		181
	SchemeName *<SchmeNm>*	[0..1]			181
{Or	Code *<Cd>*	[1..1]	CodeSet		181
Or}	Proprietary *<Prtry>*	[1..1]	Text		181
	Issuer *<Issr>*	[0..1]	Text		181

6.1.16   Payment

6.1.16.1 InstructionForCreditorAgent1

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Code <*Cd*>	[0..1]	CodeSet		184
	InstructionInformation <*InstrInf*>	[0..1]	Text		184

6.1.16.1.1 Code <Cd>

Presence: [0..1]

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

Datatype: "Instruction3Code" on page 304

CodeName	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.

6.1.16.1.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

6.1.17   Payment Type

6.1.17.1 PaymentTypeInformation19

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		185
	ServiceLevel <SvcLvl>	[0..1]			185
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		185
	LocalInstrument <LclInstrm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	CategoryPurpose <CtgyPurp>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		187

6.1.17.1.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 306

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

6.1.17.1.2 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		185

6.1.17.1.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalServiceLevel1Code" on page 303

6.1.17.1.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.17.1.3 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		186
Or}	Proprietary <*Prtry*>	[1..1]	Text		186

6.1.17.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 301

6.1.17.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.17.1.4 CategoryPurpose <CtgyPurp>

Presence: [0..1]

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

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		186
Or}	Proprietary <*Prtry*>	[1..1]	Text		187

6.1.17.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 299

6.1.17.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 314

6.1.17.2 PaymentTypeInformation25

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		187
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		187
	ServiceLevel <SvcLvl>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		188
Or}	Proprietary <Prtry>	[1..1]	Text		188
	LocalInstrument <LclInstrm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	SequenceType <SeqTp>	[0..1]	CodeSet		189
	CategoryPurpose <CtgyPurp>	[0..1]			189
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		190

6.1.17.2.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 306

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

6.1.17.2.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 296

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

6.1.17.2.3 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		188
Or}	Proprietary <*Prtry*>	[1..1]	Text		188

6.1.17.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalServiceLevel1Code" on page 303

6.1.17.2.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.17.2.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		189
Or}	Proprietary <*Prtry*>	[1..1]	Text		189

6.1.17.2.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 301

6.1.17.2.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.17.2.5 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 307

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.1.17.2.6 CategoryPurpose <CtgyPurp>

Presence: [0..1]

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

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		189
Or}	Proprietary <*Prtry*>	[1..1]	Text		190

6.1.17.2.6.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 299

6.1.17.2.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 314

6.1.17.3 PaymentTypeInformation24

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		190
	ServiceLevel <*SvcLvl*>	[0..1]			190
{Or	Code <*Cd*>	[1..1]	CodeSet		191
Or}	Proprietary <*Prtry*>	[1..1]	Text		191
	LocalInstrument <*LclInstrm*>	[0..1]			191
{Or	Code <*Cd*>	[1..1]	CodeSet		191
Or}	Proprietary <*Prtry*>	[1..1]	Text		191
	SequenceType <*SeqTp*>	[0..1]	CodeSet		191
	CategoryPurpose <*CtgyPurp*>	[0..1]			192
{Or	Code <*Cd*>	[1..1]	CodeSet		192
Or}	Proprietary <*Prtry*>	[1..1]	Text		192

6.1.17.3.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 306

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

6.1.17.3.2 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		191
Or}	Proprietary *<Prtry>*	[1..1]	Text		191

6.1.17.3.2.1 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 303

6.1.17.3.2.2 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 314

6.1.17.3.3 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		191
Or}	Proprietary *<Prtry>*	[1..1]	Text		191

6.1.17.3.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 301

6.1.17.3.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.17.3.4 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 307

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.1.17.3.5 CategoryPurpose <CtgyPurp>

Presence: [0..1]

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

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		192
Or}	Proprietary *<Prtry>*	[1..1]	Text		192

6.1.17.3.5.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 299

6.1.17.3.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 314

6.1.18   Person Identification

6.1.18.1 DateAndPlaceOfBirth

Definition: Date and place of birth of a person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BirthDate *<BirthDt>*	[1..1]	Date		193
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		193
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		193
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C17	193

6.1.18.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 308

6.1.18.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 314

6.1.18.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 314

6.1.18.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 297

Constraints

- **Country**

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

6.1.18.2 PersonIdentification5

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]	±		194
	Other *<Othr>*	[0..*]			194
	Identification *<Id>*	[1..1]	Text		194
	SchemeName *<SchmeNm>*	[0..1]			195
{Or	Code *<Cd>*	[1..1]	CodeSet		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195
	Issuer *<Issr>*	[0..1]	Text		195

6.1.18.2.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following elements (see <u>"DateAndPlaceOfBirth" on page 192</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BirthDate *<BirthDt>*	[1..1]	Date		193
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		193
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		193
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C17	193

6.1.18.2.2 Other <Othr>

Presence: [0..*]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		194
	SchemeName *<SchmeNm>*	[0..1]			195
{Or	Code *<Cd>*	[1..1]	CodeSet		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195
	Issuer *<Issr>*	[0..1]	Text		195

6.1.18.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 314

6.1.18.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195

6.1.18.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 302

6.1.18.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.18.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 314

6.1.19   POI Component

6.1.19.1 StructuredRemittanceInformation13

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..*]			197
	Type *<Tp>*	[0..1]			199
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		200
	Issuer *<Issr>*	[0..1]	Text		200
	Number *<Nb>*	[0..1]	Text		200
	RelatedDate *<RltdDt>*	[0..1]	Date		201
	LineDetails *<LineDtls>*	[0..*]			201
	Identification *<Id>*	[1..*]			202
	Type *<Tp>*	[0..1]			203
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			203
{Or	Code *<Cd>*	[1..1]	CodeSet		203
Or}	Proprietary *<Prtry>*	[1..1]	Text		203
	Issuer *<Issr>*	[0..1]	Text		204
	Number *<Nb>*	[0..1]	Text		204
	RelatedDate *<RltdDt>*	[0..1]	Date		204
	Description *<Desc>*	[0..1]	Text		204
	Amount *<Amt>*	[0..1]			204
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C1, C18	205
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			206
	Type *<Tp>*	[0..1]			206
{Or	Code *<Cd>*	[1..1]	CodeSet		206
Or}	Proprietary *<Prtry>*	[1..1]	Text		206
	Amount *<Amt>*	[1..1]	Amount	C1, C18	206
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C1, C18	207
	TaxAmount *<TaxAmt>*	[0..*]			207
	Type *<Tp>*	[0..1]			207
{Or	Code *<Cd>*	[1..1]	CodeSet		208
Or}	Proprietary *<Prtry>*	[1..1]	Text		208
	Amount *<Amt>*	[1..1]	Amount	C1, C18	208

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			208
	Amount *<Amt>*	[1..1]	Amount	C1, C18	209
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		209
	Reason *<Rsn>*	[0..1]	Text		209
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		209
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	210
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		210
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		211
	Invoicer *<Invcr>*	[0..1]	±		212
	Invoicee *<Invcee>*	[0..1]	±		212
	TaxRemittance *<TaxRmt>*	[0..1]	±		213
	GarnishmentRemittance *<GrnshmtRmt>*	[0..1]			215
	Type *<Tp>*	[1..1]			216
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			216
{Or	Code *<Cd>*	[1..1]	CodeSet		217
Or}	Proprietary *<Prtry>*	[1..1]	Text		217
	Issuer *<Issr>*	[0..1]	Text		217
	Garnishee *<Grnshee>*	[0..1]	±		217
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		217
	ReferenceNumber *<RefNb>*	[0..1]	Text		218
	Date *<Dt>*	[0..1]	Date		218
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	218
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		218
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		219
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		219

6.1.19.1.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

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

ReferredDocumentInformation <RfrdDocInf> contains the following
ReferredDocumentInformation7 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			199
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			199
{Or	Code <*Cd*>	[1..1]	CodeSet		199
Or}	Proprietary <*Prtry*>	[1..1]	Text		200
	Issuer <*Issr*>	[0..1]	Text		200
	Number <*Nb*>	[0..1]	Text		200
	RelatedDate <*RltdDt*>	[0..1]	Date		201
	LineDetails <*LineDtls*>	[0..*]			201
	Identification <*Id*>	[1..*]			202
	Type <*Tp*>	[0..1]			203
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			203
{Or	Code <*Cd*>	[1..1]	CodeSet		203
Or}	Proprietary <*Prtry*>	[1..1]	Text		203
	Issuer <*Issr*>	[0..1]	Text		204
	Number <*Nb*>	[0..1]	Text		204
	RelatedDate <*RltdDt*>	[0..1]	Date		204
	Description <*Desc*>	[0..1]	Text		204
	Amount <*Amt*>	[0..1]			204
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	C1, C18	205
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			206
	Type <*Tp*>	[0..1]			206
{Or	Code <*Cd*>	[1..1]	CodeSet		206
Or}	Proprietary <*Prtry*>	[1..1]	Text		206
	Amount <*Amt*>	[1..1]	Amount	C1, C18	206
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	C1, C18	207
	TaxAmount <*TaxAmt*>	[0..*]			207
	Type <*Tp*>	[0..1]			207
{Or	Code <*Cd*>	[1..1]	CodeSet		208
Or}	Proprietary <*Prtry*>	[1..1]	Text		208
	Amount <*Amt*>	[1..1]	Amount	C1, C18	208

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			208
	Amount *<Amt>*	[1..1]	Amount	C1, C18	209
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		209
	Reason *<Rsn>*	[0..1]	Text		209
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		209
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	210

6.1.19.1.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		200
	Issuer *<Issr>*	[0..1]	Text		200

6.1.19.1.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		200

6.1.19.1.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 297

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

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

6.1.19.1.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.19.1.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.19.1.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 314

6.1.19.1.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 308

6.1.19.1.1.4 LineDetails <LineDtls>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]			202
	Type <Tp>	[0..1]			203
	CodeOrProprietary <CdOrPrtry>	[1..1]			203
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203
	Issuer <Issr>	[0..1]	Text		204
	Number <Nb>	[0..1]	Text		204
	RelatedDate <RltdDt>	[0..1]	Date		204
	Description <Desc>	[0..1]	Text		204
	Amount <Amt>	[0..1]			204
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C18	205
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			206
	Type <Tp>	[0..1]			206
{Or	Code <Cd>	[1..1]	CodeSet		206
Or}	Proprietary <Prtry>	[1..1]	Text		206
	Amount <Amt>	[1..1]	Amount	C1, C18	206
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	207
	TaxAmount <TaxAmt>	[0..*]			207
	Type <Tp>	[0..1]			207
{Or	Code <Cd>	[1..1]	CodeSet		208
Or}	Proprietary <Prtry>	[1..1]	Text		208
	Amount <Amt>	[1..1]	Amount	C1, C18	208
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			208
	Amount <Amt>	[1..1]	Amount	C1, C18	209
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		209
	Reason <Rsn>	[0..1]	Text		209
	AdditionalInformation <AddtlInf>	[0..1]	Text		209
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	210

6.1.19.1.1.4.1 Identification <Id>

Presence: [1..*]

Definition: Provides identification of the document line.

Identification <Id> contains the following **DocumentLineIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			203
	CodeOrProprietary <CdOrPrtry>	[1..1]			203
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203
	Issuer <Issr>	[0..1]	Text		204
	Number <Nb>	[0..1]	Text		204
	RelatedDate <RltdDt>	[0..1]	Date		204

6.1.19.1.1.4.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

Type <Tp> contains the following **DocumentLineType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			203
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203
	Issuer <Issr>	[0..1]	Text		204

6.1.19.1.1.4.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document line identification.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentLineType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203

6.1.19.1.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 300

6.1.19.1.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.19.1.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.19.1.1.4.1.2 Number <Nb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.19.1.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 308

6.1.19.1.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 313

6.1.19.1.1.4.3 Amount <Amt>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C18	205
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			206
	Type <Tp>	[0..1]			206
{Or	Code <Cd>	[1..1]	CodeSet		206
Or}	Proprietary <Prtry>	[1..1]	Text		206
	Amount <Amt>	[1..1]	Amount	C1, C18	206
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	207
	TaxAmount <TaxAmt>	[0..*]			207
	Type <Tp>	[0..1]			207
{Or	Code <Cd>	[1..1]	CodeSet		208
Or}	Proprietary <Prtry>	[1..1]	Text		208
	Amount <Amt>	[1..1]	Amount	C1, C18	208
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			208
	Amount <Amt>	[1..1]	Amount	C1, C18	209
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		209
	Reason <Rsn>	[0..1]	Text		209
	AdditionalInformation <AddtlInf>	[0..1]	Text		209
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	210

6.1.19.1.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.19.1.1.4.3.2 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..*]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			206
{Or	Code *<Cd>*	[1..1]	CodeSet		206
Or}	Proprietary *<Prtry>*	[1..1]	Text		206
	Amount *<Amt>*	[1..1]	Amount	C1, C18	206

6.1.19.1.1.4.3.2.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		206
Or}	Proprietary *<Prtry>*	[1..1]	Text		206

6.1.19.1.1.4.3.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 300

6.1.19.1.1.4.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.19.1.1.4.3.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.19.1.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.19.1.1.4.3.4 TaxAmount <TaxAmt>

Presence: [0..*]

Definition: Amount of the tax.

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			207
{Or	Code <*Cd*>	[1..1]	CodeSet		208
Or}	Proprietary <*Prtry*>	[1..1]	Text		208
	Amount <*Amt*>	[1..1]	Amount	C1, C18	208

6.1.19.1.1.4.3.4.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		208
Or}	Proprietary <*Prtry*>	[1..1]	Text		208

6.1.19.1.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 303

6.1.19.1.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.19.1.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

   Note: The decimal separator is a dot.

6.1.19.1.1.4.3.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

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

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following
DocumentAdjustment1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C18	209
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		209
	Reason <Rsn>	[0..1]	Text		209
	AdditionalInformation <AddtlInf>	[0..1]	Text		209

6.1.19.1.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.19.1.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 297

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

6.1.19.1.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 314

6.1.19.1.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 313

6.1.19.1.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.19.1.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

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

ReferredDocumentAmount <RfrdDocAmt> contains the following elements (see "RemittanceAmount2" on page 156 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C18	157
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			158
	Type <Tp>	[0..1]			158
{Or	Code <Cd>	[1..1]	CodeSet		158
Or}	Proprietary <Prtry>	[1..1]	Text		158
	Amount <Amt>	[1..1]	Amount	C1, C18	158
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	159
	TaxAmount <TaxAmt>	[0..*]			159
	Type <Tp>	[0..1]			159
{Or	Code <Cd>	[1..1]	CodeSet		160
Or}	Proprietary <Prtry>	[1..1]	Text		160
	Amount <Amt>	[1..1]	Amount	C1, C18	160
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			160
	Amount <Amt>	[1..1]	Amount	C1, C18	161
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		161
	Reason <Rsn>	[0..1]	Text		161
	AdditionalInformation <AddtlInf>	[0..1]	Text		161
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	162

6.1.19.1.3 CreditorReferenceInformation <CdtRefInf>

Presence: [0..1]

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

CreditorReferenceInformation <CdtrRefInf> contains the following elements (see "CreditorReferenceInformation2" on page 125 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			125
	CodeOrProprietary <CdOrPrtry>	[1..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		126
Or}	Proprietary <Prtry>	[1..1]	Text		126
	Issuer <Issr>	[0..1]	Text		126
	Reference <Ref>	[0..1]	Text		126

6.1.19.1.4 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicer <Invcr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

6.1.19.1.5 Invoicee <Invcee>

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

Invoicee <Invcee> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		172
	PostalAddress <PstlAdr>	[0..1]	±		172
	Identification <Id>	[0..1]	±		173
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	173
	ContactDetails <CtctDtls>	[0..1]	±		173

6.1.19.1.6 TaxRemittance <TaxRmt>

Presence: [0..1]

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

TaxRemittance <TaxRmt> contains the following elements (see "TaxInformation4" on page 279 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]			281
	TaxIdentification *<TaxId>*	[0..1]	Text		281
	RegistrationIdentification *<RegnId>*	[0..1]	Text		281
	TaxType *<TaxTp>*	[0..1]	Text		282
	Debtor *<Dbtr>*	[0..1]			282
	TaxIdentification *<TaxId>*	[0..1]	Text		282
	RegistrationIdentification *<RegnId>*	[0..1]	Text		282
	TaxType *<TaxTp>*	[0..1]	Text		282
	Authorisation *<Authstn>*	[0..1]			282
	Title *<Titl>*	[0..1]	Text		283
	Name *<Nm>*	[0..1]	Text		283
	UltimateDebtor *<UltmtDbtr>*	[0..1]			283
	TaxIdentification *<TaxId>*	[0..1]	Text		283
	RegistrationIdentification *<RegnId>*	[0..1]	Text		283
	TaxType *<TaxTp>*	[0..1]	Text		284
	Authorisation *<Authstn>*	[0..1]			284
	Title *<Titl>*	[0..1]	Text		284
	Name *<Nm>*	[0..1]	Text		284
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		284
	ReferenceNumber *<RefNb>*	[0..1]	Text		284
	Method *<Mtd>*	[0..1]	Text		284
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C18	284
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C18	285
	Date *<Dt>*	[0..1]	Date		285
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		285
	Record *<Rcrd>*	[0..*]			286
	Type *<Tp>*	[0..1]	Text		286
	Category *<Ctgy>*	[0..1]	Text		286
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		287
	DebtorStatus *<DbtrSts>*	[0..1]	Text		287

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CertificateIdentification *<CertId>*	[0..1]	Text		287
	FormsCode *<FrmsCd>*	[0..1]	Text		287
	Period *<Prd>*	[0..1]			287
	Year *<Yr>*	[0..1]	Date		287
	Type *<Tp>*	[0..1]	CodeSet		287
	FromToDate *<FrToDt>*	[0..1]	±		288
	TaxAmount *<TaxAmt>*	[0..1]			289
	Rate *<Rate>*	[0..1]	Rate		289
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C18	289
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C18	290
	Details *<Dtls>*	[0..*]			290
	Period *<Prd>*	[0..1]			290
	Year *<Yr>*	[0..1]	Date		291
	Type *<Tp>*	[0..1]	CodeSet		291
	FromToDate *<FrToDt>*	[0..1]	±		292
	Amount *<Amt>*	[1..1]	Amount	C1, C18	292
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		292

6.1.19.1.7 GarnishmentRemittance <GrnshmtRmt>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			216
	CodeOrProprietary <CdOrPrtry>	[1..1]			216
{Or	Code <Cd>	[1..1]	CodeSet		217
Or}	Proprietary <Prtry>	[1..1]	Text		217
	Issuer <Issr>	[0..1]	Text		217
	Garnishee <Grnshee>	[0..1]	±		217
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		217
	ReferenceNumber <RefNb>	[0..1]	Text		218
	Date <Dt>	[0..1]	Date		218
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	218
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		218
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		219

6.1.19.1.7.1 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of garnishment.

Type <Tp> contains the following **GarnishmentType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			216
{Or	Code <Cd>	[1..1]	CodeSet		217
Or}	Proprietary <Prtry>	[1..1]	Text		217
	Issuer <Issr>	[0..1]	Text		217

6.1.19.1.7.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the garnishment.

CodeOrProprietary <CdOrPrtry> contains one of the following **GarnishmentType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		217
Or}	Proprietary <Prtry>	[1..1]	Text		217

6.1.19.1.7.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Garnishment type in a coded form.

Would suggest this to be an External Code List to contain:

GNCS   Garnishment from a third party payer for Child Support

GNDP   Garnishment from a Direct Payer for Child Support

GTPP   Garnishment from a third party payer to taxing agency.

Datatype: "ExternalGarnishmentType1Code" on page 301

6.1.19.1.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 314

6.1.19.1.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 314

6.1.19.1.7.2 Garnishee <Grnshee>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher.

Garnishee <Grnshee> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		172
	PostalAddress *<PstlAdr>*	[0..1]	±		172
	Identification *<Id>*	[0..1]	±		173
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	173
	ContactDetails *<CtctDtls>*	[0..1]	±		173

6.1.19.1.7.3 GarnishmentAdministrator <GrnshmtAdmstr>

Presence: [0..1]

Definition: Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

GarnishmentAdministrator <GrnshmtAdmstr> contains the following elements (see "PartyIdentification43" on page 172 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		172
	PostalAddress *<PstlAdr>*	[0..1]	±		172
	Identification *<Id>*	[0..1]	±		173
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	173
	ContactDetails *<CtctDtls>*	[0..1]	±		173

6.1.19.1.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

6.1.19.1.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 308

6.1.19.1.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.19.1.7.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

Presence: [0..1]

Definition: Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 310):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.19.1.7.8 EmployeeTerminationIndicator <MplyeeTermntnInd>

Presence: [0..1]

Definition: Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 310):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.19.1.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Datatype: "Max140Text" on page 313

6.1.19.2 StructuredRemittanceInformation15

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..*]			221
	Type <*Tp*>	[0..1]			223
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			223
{Or	Code <*Cd*>	[1..1]	CodeSet		223
Or}	Proprietary <*Prtry*>	[1..1]	Text		224
	Issuer <*Issr*>	[0..1]	Text		224
	Number <*Nb*>	[0..1]	Text		224
	RelatedDate <*RltdDt*>	[0..1]	Date		225
	LineDetails <*LineDtls*>	[0..*]			225
	Identification <*Id*>	[1..*]			226
	Type <*Tp*>	[0..1]			227
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			227
{Or	Code <*Cd*>	[1..1]	CodeSet		227
Or}	Proprietary <*Prtry*>	[1..1]	Text		227
	Issuer <*Issr*>	[0..1]	Text		228
	Number <*Nb*>	[0..1]	Text		228
	RelatedDate <*RltdDt*>	[0..1]	Date		228
	Description <*Desc*>	[0..1]	Text		228
	Amount <*Amt*>	[0..1]			228
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	C1, C18	229
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			230
	Type <*Tp*>	[0..1]			230
{Or	Code <*Cd*>	[1..1]	CodeSet		230
Or}	Proprietary <*Prtry*>	[1..1]	Text		230
	Amount <*Amt*>	[1..1]	Amount	C1, C18	230
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	C1, C18	231
	TaxAmount <*TaxAmt*>	[0..*]			231
	Type <*Tp*>	[0..1]			231
{Or	Code <*Cd*>	[1..1]	CodeSet		232
Or}	Proprietary <*Prtry*>	[1..1]	Text		232
	Amount <*Amt*>	[1..1]	Amount	C1, C18	232

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			232
	Amount *<Amt>*	[1..1]	Amount	C1, C18	233
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		233
	Reason *<Rsn>*	[0..1]	Text		233
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		233
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	234
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		234
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		235
	Invoicer *<Invcr>*	[0..1]	±		236
	Invoicee *<Invcee>*	[0..1]	±		236
	TaxRemittance *<TaxRmt>*	[0..1]	±		237
	GarnishmentRemittance *<GrnshmtRmt>*	[0..1]			238
	Type *<Tp>*	[1..1]			238
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			238
{Or	Code *<Cd>*	[1..1]	CodeSet		239
Or}	Proprietary *<Prtry>*	[1..1]	Text		239
	Issuer *<Issr>*	[0..1]	Text		239
	Garnishee *<Grnshee>*	[0..1]	±		239
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		240
	ReferenceNumber *<RefNb>*	[0..1]	Text		240
	Date *<Dt>*	[0..1]	Date		240
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	240
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		241
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		241
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		241

6.1.19.2.1 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]			223
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			223
{Or	Code <*Cd*>	[1..1]	CodeSet		223
Or}	Proprietary <*Prtry*>	[1..1]	Text		224
	Issuer <*Issr*>	[0..1]	Text		224
	Number <*Nb*>	[0..1]	Text		224
	RelatedDate <*RltdDt*>	[0..1]	Date		225
	LineDetails <*LineDtls*>	[0..*]			225
	Identification <*Id*>	[1..*]			226
	Type <*Tp*>	[0..1]			227
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			227
{Or	Code <*Cd*>	[1..1]	CodeSet		227
Or}	Proprietary <*Prtry*>	[1..1]	Text		227
	Issuer <*Issr*>	[0..1]	Text		228
	Number <*Nb*>	[0..1]	Text		228
	RelatedDate <*RltdDt*>	[0..1]	Date		228
	Description <*Desc*>	[0..1]	Text		228
	Amount <*Amt*>	[0..1]			228
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	C1, C18	229
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			230
	Type <*Tp*>	[0..1]			230
{Or	Code <*Cd*>	[1..1]	CodeSet		230
Or}	Proprietary <*Prtry*>	[1..1]	Text		230
	Amount <*Amt*>	[1..1]	Amount	C1, C18	230
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	C1, C18	231
	TaxAmount <*TaxAmt*>	[0..*]			231
	Type <*Tp*>	[0..1]			231
{Or	Code <*Cd*>	[1..1]	CodeSet		232
Or}	Proprietary <*Prtry*>	[1..1]	Text		232
	Amount <*Amt*>	[1..1]	Amount	C1, C18	232

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			232
	Amount *<Amt>*	[1..1]	Amount	C1, C18	233
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		233
	Reason *<Rsn>*	[0..1]	Text		233
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		233
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	234

6.1.19.2.1.1 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]			223
{Or	Code *<Cd>*	[1..1]	CodeSet		223
Or}	Proprietary *<Prtry>*	[1..1]	Text		224
	Issuer *<Issr>*	[0..1]	Text		224

6.1.19.2.1.1.1 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		223
Or}	Proprietary *<Prtry>*	[1..1]	Text		224

6.1.19.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 297

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

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

6.1.19.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.19.2.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.19.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 314

6.1.19.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 308

6.1.19.2.1.4 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..*]			226
	Type <Tp>	[0..1]			227
	CodeOrProprietary <CdOrPrtry>	[1..1]			227
{Or	Code <Cd>	[1..1]	CodeSet		227
Or}	Proprietary <Prtry>	[1..1]	Text		227
	Issuer <Issr>	[0..1]	Text		228
	Number <Nb>	[0..1]	Text		228
	RelatedDate <RltdDt>	[0..1]	Date		228
	Description <Desc>	[0..1]	Text		228
	Amount <Amt>	[0..1]			228
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C18	229
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			230
	Type <Tp>	[0..1]			230
{Or	Code <Cd>	[1..1]	CodeSet		230
Or}	Proprietary <Prtry>	[1..1]	Text		230
	Amount <Amt>	[1..1]	Amount	C1, C18	230
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	231
	TaxAmount <TaxAmt>	[0..*]			231
	Type <Tp>	[0..1]			231
{Or	Code <Cd>	[1..1]	CodeSet		232
Or}	Proprietary <Prtry>	[1..1]	Text		232
	Amount <Amt>	[1..1]	Amount	C1, C18	232
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			232
	Amount <Amt>	[1..1]	Amount	C1, C18	233
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		233
	Reason <Rsn>	[0..1]	Text		233
	AdditionalInformation <AddtlInf>	[0..1]	Text		233
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	234

6.1.19.2.1.4.1 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]			227
	CodeOrProprietary <CdOrPrtry>	[1..1]			227
{Or	Code <Cd>	[1..1]	CodeSet		227
Or}	Proprietary <Prtry>	[1..1]	Text		227
	Issuer <Issr>	[0..1]	Text		228
	Number <Nb>	[0..1]	Text		228
	RelatedDate <RltdDt>	[0..1]	Date		228

6.1.19.2.1.4.1.1 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]			227
{Or	Code <Cd>	[1..1]	CodeSet		227
Or}	Proprietary <Prtry>	[1..1]	Text		227
	Issuer <Issr>	[0..1]	Text		228

6.1.19.2.1.4.1.1.1 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		227
Or}	Proprietary <Prtry>	[1..1]	Text		227

6.1.19.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 300

6.1.19.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.19.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.19.2.1.4.1.2 Number <Nb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.19.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 308

6.1.19.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 313

6.1.19.2.1.4.3 Amount <Amt>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C18	229
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			230
	Type <Tp>	[0..1]			230
{Or	Code <Cd>	[1..1]	CodeSet		230
Or}	Proprietary <Prtry>	[1..1]	Text		230
	Amount <Amt>	[1..1]	Amount	C1, C18	230
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	231
	TaxAmount <TaxAmt>	[0..*]			231
	Type <Tp>	[0..1]			231
{Or	Code <Cd>	[1..1]	CodeSet		232
Or}	Proprietary <Prtry>	[1..1]	Text		232
	Amount <Amt>	[1..1]	Amount	C1, C18	232
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			232
	Amount <Amt>	[1..1]	Amount	C1, C18	233
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		233
	Reason <Rsn>	[0..1]	Text		233
	AdditionalInformation <AddtlInf>	[0..1]	Text		233
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	234

6.1.19.2.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.19.2.1.4.3.2 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]			230
{Or	Code *<Cd>*	[1..1]	CodeSet		230
Or}	Proprietary *<Prtry>*	[1..1]	Text		230
	Amount *<Amt>*	[1..1]	Amount	C1, C18	230

6.1.19.2.1.4.3.2.1 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		230
Or}	Proprietary *<Prtry>*	[1..1]	Text		230

6.1.19.2.1.4.3.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 300

6.1.19.2.1.4.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.19.2.1.4.3.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.19.2.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.19.2.1.4.3.4 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]			231
{Or	Code <*Cd*>	[1..1]	CodeSet		232
Or}	Proprietary <*Prtry*>	[1..1]	Text		232
	Amount <*Amt*>	[1..1]	Amount	C1, C18	232

6.1.19.2.1.4.3.4.1 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		232
Or}	Proprietary <*Prtry*>	[1..1]	Text		232

6.1.19.2.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 303

6.1.19.2.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 314

6.1.19.2.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.19.2.1.4.3.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

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

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following
DocumentAdjustment1 elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C18	233
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		233
	Reason *<Rsn>*	[0..1]	Text		233
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		233

6.1.19.2.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

   Note: The decimal separator is a dot.

6.1.19.2.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 297

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

6.1.19.2.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 314

6.1.19.2.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 313

6.1.19.2.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.19.2.2 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 156 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C18	157
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			158
	Type <Tp>	[0..1]			158
{Or	Code <Cd>	[1..1]	CodeSet		158
Or}	Proprietary <Prtry>	[1..1]	Text		158
	Amount <Amt>	[1..1]	Amount	C1, C18	158
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	159
	TaxAmount <TaxAmt>	[0..*]			159
	Type <Tp>	[0..1]			159
{Or	Code <Cd>	[1..1]	CodeSet		160
Or}	Proprietary <Prtry>	[1..1]	Text		160
	Amount <Amt>	[1..1]	Amount	C1, C18	160
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			160
	Amount <Amt>	[1..1]	Amount	C1, C18	161
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		161
	Reason <Rsn>	[0..1]	Text		161
	AdditionalInformation <AddtlInf>	[0..1]	Text		161
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	162

6.1.19.2.3 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 125 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			125
	CodeOrProprietary <CdOrPrtry>	[1..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		126
Or}	Proprietary <Prtry>	[1..1]	Text		126
	Issuer <Issr>	[0..1]	Text		126
	Reference <Ref>	[0..1]	Text		126

6.1.19.2.4 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 "PartyIdentification125" on page 176 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Identification <Id>	[0..1]	±		177
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	177
	ContactDetails <CtctDtls>	[0..1]	±		177

6.1.19.2.5 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 "PartyIdentification125" on page 176 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Identification <Id>	[0..1]	±		177
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	177
	ContactDetails <CtctDtls>	[0..1]	±		177

6.1.19.2.6 TaxRemittance <TaxRmt>

Presence: [0..1]

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

TaxRemittance <TaxRmt> contains the following elements (see <u>"TaxInformation7" on page 273</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]			274
	TaxIdentification *<TaxId>*	[0..1]	Text		275
	RegistrationIdentification *<RegnId>*	[0..1]	Text		275
	TaxType *<TaxTp>*	[0..1]	Text		275
	Debtor *<Dbtr>*	[0..1]			275
	TaxIdentification *<TaxId>*	[0..1]	Text		275
	RegistrationIdentification *<RegnId>*	[0..1]	Text		276
	TaxType *<TaxTp>*	[0..1]	Text		276
	Authorisation *<Authstn>*	[0..1]			276
	Title *<Titl>*	[0..1]	Text		276
	Name *<Nm>*	[0..1]	Text		276
	UltimateDebtor *<UltmtDbtr>*	[0..1]			276
	TaxIdentification *<TaxId>*	[0..1]	Text		277
	RegistrationIdentification *<RegnId>*	[0..1]	Text		277
	TaxType *<TaxTp>*	[0..1]	Text		277
	Authorisation *<Authstn>*	[0..1]			277
	Title *<Titl>*	[0..1]	Text		277
	Name *<Nm>*	[0..1]	Text		278
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		278
	ReferenceNumber *<RefNb>*	[0..1]	Text		278
	Method *<Mtd>*	[0..1]	Text		278
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C18	278
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C18	278
	Date *<Dt>*	[0..1]	Date		279
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		279
	Record *<Rcrd>*	[0..*]	±		279

6.1.19.2.7 GarnishmentRemittance <GrnshmtRmt>

Presence: [0..1]

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

GarnishmentRemittance <GrnshmtRmt> contains the following **Garnishment2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[1..1]			238
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			238
{Or	Code *<Cd>*	[1..1]	CodeSet		239
Or}	Proprietary *<Prtry>*	[1..1]	Text		239
	Issuer *<Issr>*	[0..1]	Text		239
	Garnishee *<Grnshee>*	[0..1]	±		239
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		240
	ReferenceNumber *<RefNb>*	[0..1]	Text		240
	Date *<Dt>*	[0..1]	Date		240
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	240
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		241
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		241

6.1.19.2.7.1 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of garnishment.

Type <Tp> contains the following **GarnishmentType1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			238
{Or	Code *<Cd>*	[1..1]	CodeSet		239
Or}	Proprietary *<Prtry>*	[1..1]	Text		239
	Issuer *<Issr>*	[0..1]	Text		239

6.1.19.2.7.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the garnishment.

CodeOrProprietary <CdOrPrtry> contains one of the following **GarnishmentType1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		239
Or}	Proprietary *<Prtry>*	[1..1]	Text		239

6.1.19.2.7.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Garnishment type in a coded form.

Would suggest this to be an External Code List to contain:

GNCS   Garnishment from a third party payer for Child Support

GNDP   Garnishment from a Direct Payer for Child Support

GTPP   Garnishment from a third party payer to taxing agency.

Datatype: "ExternalGarnishmentType1Code" on page 301

6.1.19.2.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 314

6.1.19.2.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 314

6.1.19.2.7.2 Garnishee <Grnshee>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher.

Garnishee <Grnshee> contains the following elements (see "PartyIdentification125" on page 176 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		176
	PostalAddress *<PstlAdr>*	[0..1]	±		176
	Identification *<Id>*	[0..1]	±		177
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	177
	ContactDetails *<CtctDtls>*	[0..1]	±		177

6.1.19.2.7.3 GarnishmentAdministrator <GrnshmtAdmstr>

Presence: [0..1]

Definition: Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

GarnishmentAdministrator <GrnshmtAdmstr> contains the following elements (see "PartyIdentification125" on page 176 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		176
	PostalAddress <*PstlAdr*>	[0..1]	±		176
	Identification <*Id*>	[0..1]	±		177
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C17	177
	ContactDetails <*CtctDtls*>	[0..1]	±		177

6.1.19.2.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

6.1.19.2.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 308

6.1.19.2.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.19.2.7.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

Presence: [0..1]

Definition: Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 310):

• *Meaning When True:* True

• *Meaning When False:* False

6.1.19.2.7.8 EmployeeTerminationIndicator <MplyeeTermntnInd>

Presence: [0..1]

Definition: Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 310):

• *Meaning When True:* True

• *Meaning When False:* False

6.1.19.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Datatype: "Max140Text" on page 313

6.1.20 Postal Address

6.1.20.1 PostalAddress6

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]	CodeSet		242
	Department <*Dept*>	[0..1]	Text		242
	SubDepartment <*SubDept*>	[0..1]	Text		242
	StreetName <*StrtNm*>	[0..1]	Text		242
	BuildingNumber <*BldgNb*>	[0..1]	Text		242
	PostCode <*PstCd*>	[0..1]	Text		242
	TownName <*TwnNm*>	[0..1]	Text		243
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		243
	Country <*Ctry*>	[0..1]	CodeSet	C17	243
	AddressLine <*AdrLine*>	[0..7]	Text		243

6.1.20.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Datatype: "AddressType2Code" on page 294

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

6.1.20.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 314

6.1.20.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 314

6.1.20.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 314

6.1.20.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 313

6.1.20.1.6 PostCode <PstCd>

Presence: [0..1]

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

Datatype: "Max16Text" on page 313

6.1.20.1.7 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.20.1.8 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 314

6.1.20.1.9 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 297

Constraints

- **Country**

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

6.1.20.1.10 AddressLine <AdrLine>

Presence: [0..7]

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

Datatype: "Max70Text" on page 314

6.1.21 Regulatory Reporting

6.1.21.1 RegulatoryReporting3

Definition: Information needed due to regulatory and/or statutory requirements.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		244
	Authority *<Authrty>*	[0..1]			244
	Name *<Nm>*	[0..1]	Text		244
	Country *<Ctry>*	[0..1]	CodeSet	C17	245
	Details *<Dtls>*	[0..*]			245
	Type *<Tp>*	[0..1]	Text		245
	Date *<Dt>*	[0..1]	Date		245
	Country *<Ctry>*	[0..1]	CodeSet	C17	245
	Code *<Cd>*	[0..1]	Text		246
	Amount *<Amt>*	[0..1]	Amount	C1, C18	246
	Information *<Inf>*	[0..*]	Text		246

6.1.21.1.1 DebitCreditReportingIndicator <DbtCdtRptgInd>

Presence: [0..1]

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Datatype: "RegulatoryReportingType1Code" on page 306

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

6.1.21.1.2 Authority <Authrty>

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

Authority <Authrty> contains the following **RegulatoryAuthority2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		244
	Country *<Ctry>*	[0..1]	CodeSet	C17	245

6.1.21.1.2.1 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: "Max140Text" on page 313

6.1.21.1.2.2 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 297

Constraints

- **Country**

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

6.1.21.1.3 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

Details <Dtls> contains the following **StructuredRegulatoryReporting3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		245
	Date *<Dt>*	[0..1]	Date		245
	Country *<Ctry>*	[0..1]	CodeSet	C17	245
	Code *<Cd>*	[0..1]	Text		246
	Amount *<Amt>*	[0..1]	Amount	C1, C18	246
	Information *<Inf>*	[0..*]	Text		246

6.1.21.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 314

6.1.21.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 308

6.1.21.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 297

Constraints

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

6.1.21.1.3.4 Code <Cd>

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Datatype: "Max10Text" on page 312

6.1.21.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

6.1.21.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 314

6.1.22   Settlement Instruction

6.1.22.1 SettlementInstruction4

Definition: Provides further details on the settlement of the instruction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		248
	SettlementAccount <*SttlmAcct*>	[0..1]	±		249
	ClearingSystem <*ClrSys*>	[0..1]			249
{Or	Code <*Cd*>	[1..1]	CodeSet		249
Or}	Proprietary <*Prtry*>	[1..1]	Text		249
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		250
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±		250
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		250
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±		251
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		251
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±		251

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

  If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
   Or    /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodClearingRule**

  If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'ClearingSystem'
  Following Must be True
      /SettlementAccount Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodCoverAgentRule**

  If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /InstructingReimbursementAgent Must be present
   Or     /InstructedReimbursementAgent Must be present
  ```

- **SettlementMethodCoverRule**

  If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /SettlementAccount Must be absent
   And    /ClearingSystem Must be absent
  ```

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  ```
  On Condition
      /ThirdReimbursementAgent is absent
  Following Must be True
      /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

  If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

  ```
  On Condition
      /ThirdReimbursementAgent is present
  Following Must be True
      /InstructingReimbursementAgent Must be present
   And    /InstructedReimbursementAgent Must be present
  ```

6.1.22.1.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 307

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

6.1.22.1.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		101
	Type *<Tp>*	[0..1]	±		101
	Currency *<Ccy>*	[0..1]	CodeSet	C1	102
	Name *<Nm>*	[0..1]	Text		102

6.1.22.1.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		249
Or}	Proprietary *<Prtry>*	[1..1]	Text		249

6.1.22.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 299

6.1.22.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 314

6.1.22.1.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

6.1.22.1.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		101
	Type <Tp>	[0..1]	±		101
	Currency <Ccy>	[0..1]	CodeSet	C1	102
	Name <Nm>	[0..1]	Text		102

6.1.22.1.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		127
	BranchIdentification <BrnchId>	[0..1]	±		127

6.1.22.1.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		101
	Type *<Tp>*	[0..1]	±		101
	Currency *<Ccy>*	[0..1]	CodeSet	C1	102
	Name *<Nm>*	[0..1]	Text		102

6.1.22.1.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		127
	BranchIdentification *<BrnchId>*	[0..1]	±		127

6.1.22.1.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount24" on page 101 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		101
	Type *<Tp>*	[0..1]	±		101
	Currency *<Ccy>*	[0..1]	CodeSet	C1	102
	Name *<Nm>*	[0..1]	Text		102

6.1.23 Status

6.1.23.1 PaymentReversalReason8

Definition: Provides further details on the reason of the reversal of the transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		252
	Reason *<Rsn>*	[0..1]			252
{Or	Code *<Cd>*	[1..1]	CodeSet		252
Or}	Proprietary *<Prtry>*	[1..1]	Text		253
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		253

6.1.23.1.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see "PartyIdentification125" on page 176 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		176
	PostalAddress *<PstlAdr>*	[0..1]	±		176
	Identification *<Id>*	[0..1]	±		177
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	177
	ContactDetails *<CtctDtls>*	[0..1]	±		177

6.1.23.1.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

Reason <Rsn> contains one of the following **ReversalReason4Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		252
Or}	Proprietary *<Prtry>*	[1..1]	Text		253

6.1.23.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the reversal, as published in an external reason code list.

Datatype: "ExternalReversalReason1Code" on page 303

6.1.23.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 314

6.1.23.1.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 312

6.1.23.2 StatusReasonInformation11

Definition: Set of elements used to provide information on the status reason of the transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		253
	Reason <*Rsn*>	[0..1]			254
{Or	Code <*Cd*>	[1..1]	CodeSet		254
Or}	Proprietary <*Prtry*>	[1..1]	Text		254
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		254

Constraints

- **StatusReasonRule**

  If Reason/Code is equal to NARR, then AddititionalInformation must be present.

  ```
  On Condition
      /Reason/Code is equal to value 'Narrative'
   And    /Reason is present
   And    /Reason/Code is present
  Following Must be True
      /AdditionalInformation[1] Must be present
  ```

6.1.23.2.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification125" on page 176 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Identification <Id>	[0..1]	±		177
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	177
	ContactDetails <CtctDtls>	[0..1]	±		177

6.1.23.2.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Reason <Rsn> contains one of the following **StatusReason6Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		254
Or}	Proprietary <Prtry>	[1..1]	Text		254

6.1.23.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the status, as published in an external reason code list.

Datatype: "ExternalStatusReason1Code" on page 303

6.1.23.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 314

6.1.23.2.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 312

6.1.24   System Identification

6.1.24.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		255
Or}	Proprietary <Prtry>	[1..1]	Text		255

6.1.24.1.1 Code <Cd>

Presence: [1..1]

Definition: Identification of a clearing system, in a coded form as published in an external list.

Datatype: "ExternalClearingSystemIdentification1Code" on page 300

6.1.24.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Datatype: "Max35Text" on page 314

6.1.25   Tax

6.1.25.1 TaxInformation3

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]			257
	TaxIdentification *<TaxId>*	[0..1]	Text		257
	RegistrationIdentification *<RegnId>*	[0..1]	Text		257
	TaxType *<TaxTp>*	[0..1]	Text		257
	Debtor *<Dbtr>*	[0..1]			257
	TaxIdentification *<TaxId>*	[0..1]	Text		258
	RegistrationIdentification *<RegnId>*	[0..1]	Text		258
	TaxType *<TaxTp>*	[0..1]	Text		258
	Authorisation *<Authstn>*	[0..1]			258
	Title *<Titl>*	[0..1]	Text		258
	Name *<Nm>*	[0..1]	Text		259
	AdministrationZone *<AdmstnZn>*	[0..1]	Text		259
	ReferenceNumber *<RefNb>*	[0..1]	Text		259
	Method *<Mtd>*	[0..1]	Text		259
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C18	259
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C18	259
	Date *<Dt>*	[0..1]	Date		260
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		260
	Record *<Rcrd>*	[0..*]			260
	Type *<Tp>*	[0..1]	Text		261
	Category *<Ctgy>*	[0..1]	Text		261
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		261
	DebtorStatus *<DbtrSts>*	[0..1]	Text		262
	CertificateIdentification *<CertId>*	[0..1]	Text		262
	FormsCode *<FrmsCd>*	[0..1]	Text		262
	Period *<Prd>*	[0..1]			262
	Year *<Yr>*	[0..1]	Date		262
	Type *<Tp>*	[0..1]	CodeSet		262
	FromToDate *<FrToDt>*	[0..1]	±		263
	TaxAmount *<TaxAmt>*	[0..1]			264
	Rate *<Rate>*	[0..1]	Rate		264

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C18	264
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C18	264
	Details <Dtls>	[0..*]			265
	Period <Prd>	[0..1]			265
	Year <Yr>	[0..1]	Date		265
	Type <Tp>	[0..1]	CodeSet		266
	FromToDate <FrToDt>	[0..1]	±		266
	Amount <Amt>	[1..1]	Amount	C1, C18	267
	AdditionalInformation <AddtlInf>	[0..1]	Text		267

6.1.25.1.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following **TaxParty1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		257
	RegistrationIdentification <RegnId>	[0..1]	Text		257
	TaxType <TaxTp>	[0..1]	Text		257

6.1.25.1.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 314

6.1.25.1.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 314

6.1.25.1.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 314

6.1.25.1.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Set of elements used to identify the party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following **TaxParty2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		258
	RegistrationIdentification *<RegnId>*	[0..1]	Text		258
	TaxType *<TaxTp>*	[0..1]	Text		258
	Authorisation *<Authstn>*	[0..1]			258
	Title *<Titl>*	[0..1]	Text		258
	Name *<Nm>*	[0..1]	Text		259

6.1.25.1.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 314

6.1.25.1.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 314

6.1.25.1.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 314

6.1.25.1.2.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Title *<Titl>*	[0..1]	Text		258
	Name *<Nm>*	[0..1]	Text		259

6.1.25.1.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 314

6.1.25.1.2.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 313

6.1.25.1.3 AdministrationZone <AdmstnZn>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 314

6.1.25.1.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 313

6.1.25.1.5 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 314

6.1.25.1.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

6.1.25.1.7 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

6.1.25.1.8 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 308

6.1.25.1.9 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 311

6.1.25.1.10 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		261
	Category *<Ctgy>*	[0..1]	Text		261
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		261
	DebtorStatus *<DbtrSts>*	[0..1]	Text		262
	CertificateIdentification *<CertId>*	[0..1]	Text		262
	FormsCode *<FrmsCd>*	[0..1]	Text		262
	Period *<Prd>*	[0..1]			262
	Year *<Yr>*	[0..1]	Date		262
	Type *<Tp>*	[0..1]	CodeSet		262
	FromToDate *<FrToDt>*	[0..1]	±		263
	TaxAmount *<TaxAmt>*	[0..1]			264
	Rate *<Rate>*	[0..1]	Rate		264
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C18	264
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C18	264
	Details *<Dtls>*	[0..*]			265
	Period *<Prd>*	[0..1]			265
	Year *<Yr>*	[0..1]	Date		265
	Type *<Tp>*	[0..1]	CodeSet		266
	FromToDate *<FrToDt>*	[0..1]	±		266
	Amount *<Amt>*	[1..1]	Amount	C1, C18	267
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		267

6.1.25.1.10.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 314

6.1.25.1.10.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 314

6.1.25.1.10.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 314

6.1.25.1.10.4 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 314

6.1.25.1.10.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 314

6.1.25.1.10.6 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 314

6.1.25.1.10.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Date		262
	Type *<Tp>*	[0..1]	CodeSet		262
	FromToDate *<FrToDt>*	[0..1]	±		263

6.1.25.1.10.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 308

6.1.25.1.10.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 307

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.1.25.1.10.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriodDetails" on page 114 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		114
	ToDate *<ToDt>*	[1..1]	Date		114

6.1.25.1.10.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[0..1]	Rate		264
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C18	264
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C18	264
	Details <*Dtls*>	[0..*]			265
	Period <*Prd*>	[0..1]			265
	Year <*Yr*>	[0..1]	Date		265
	Type <*Tp*>	[0..1]	CodeSet		266
	FromToDate <*FrToDt*>	[0..1]	±		266
	Amount <*Amt*>	[1..1]	Amount	C1, C18	267

6.1.25.1.10.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 311

6.1.25.1.10.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

6.1.25.1.10.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

6.1.25.1.10.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]			265
	Year *<Yr>*	[0..1]	Date		265
	Type *<Tp>*	[0..1]	CodeSet		266
	FromToDate *<FrToDt>*	[0..1]	±		266
	Amount *<Amt>*	[1..1]	Amount	C1, C18	267

6.1.25.1.10.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Date		265
	Type *<Tp>*	[0..1]	CodeSet		266
	FromToDate *<FrToDt>*	[0..1]	±		266

6.1.25.1.10.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 308

6.1.25.1.10.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 307

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.1.25.1.10.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriodDetails" on page 114 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromDate <*FrDt*>	[1..1]	Date		114
	ToDate <*ToDt*>	[1..1]	Date		114

6.1.25.1.10.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

6.1.25.1.10.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 313

6.1.25.2 TaxAmount2

Definition: Set of elements used to provide information on the tax amount(s) of tax record.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[0..1]	Rate		267
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C18	268
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C18	268
	Details <*Dtls*>	[0..*]	±		268

6.1.25.2.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 311

6.1.25.2.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

6.1.25.2.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

6.1.25.2.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following elements (see <u>"TaxRecordDetails2" on page 271</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]	±		271
	Amount <Amt>	[1..1]	Amount	C1, C18	271

6.1.25.3 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		269
	Type <Tp>	[0..1]	CodeSet		269
	FromToDate <FrToDt>	[0..1]			270
	FromDate <FrDt>	[1..1]	Date		270
	ToDate <ToDt>	[1..1]	Date		270

6.1.25.3.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: <u>"ISODate" on page 308</u>

6.1.25.3.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: <u>"TaxRecordPeriod1Code" on page 307</u>

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.

CodeName	Name	Definition
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.1.25.3.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following **DatePeriod2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		270
	ToDate *<ToDt>*	[1..1]	Date		270

6.1.25.3.3.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 308

6.1.25.3.3.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 308

6.1.25.4 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]	±		271
	Amount *<Amt>*	[1..1]	Amount	C1, C18	271

6.1.25.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following elements (see "TaxPeriod2" on page 269 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Date		269
	Type *<Tp>*	[0..1]	CodeSet		269
	FromToDate *<FrToDt>*	[0..1]			270
	FromDate *<FrDt>*	[1..1]	Date		270
	ToDate *<ToDt>*	[1..1]	Date		270

6.1.25.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

6.1.25.5 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		272
	Category *<Ctgy>*	[0..1]	Text		272
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		272
	DebtorStatus *<DbtrSts>*	[0..1]	Text		272
	CertificateIdentification *<CertId>*	[0..1]	Text		272
	FormsCode *<FrmsCd>*	[0..1]	Text		272
	Period *<Prd>*	[0..1]	±		273
	TaxAmount *<TaxAmt>*	[0..1]	±		273
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		273

6.1.25.5.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 314

6.1.25.5.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 314

6.1.25.5.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 314

6.1.25.5.4 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 314

6.1.25.5.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 314

6.1.25.5.6 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 314

6.1.25.5.7 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 269 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Date		269
	Type <*Tp*>	[0..1]	CodeSet		269
	FromToDate <*FrToDt*>	[0..1]			270
	FromDate <*FrDt*>	[1..1]	Date		270
	ToDate <*ToDt*>	[1..1]	Date		270

6.1.25.5.8 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 elements (see "TaxAmount2" on page 267 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[0..1]	Rate		267
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C18	268
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C18	268
	Details <*Dtls*>	[0..*]	±		268

6.1.25.5.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 313

6.1.25.6 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]			274
	TaxIdentification *<TaxId>*	[0..1]	Text		275
	RegistrationIdentification *<RegnId>*	[0..1]	Text		275
	TaxType *<TaxTp>*	[0..1]	Text		275
	Debtor *<Dbtr>*	[0..1]			275
	TaxIdentification *<TaxId>*	[0..1]	Text		275
	RegistrationIdentification *<RegnId>*	[0..1]	Text		276
	TaxType *<TaxTp>*	[0..1]	Text		276
	Authorisation *<Authstn>*	[0..1]			276
	Title *<Titl>*	[0..1]	Text		276
	Name *<Nm>*	[0..1]	Text		276
	UltimateDebtor *<UltmtDbtr>*	[0..1]			276
	TaxIdentification *<TaxId>*	[0..1]	Text		277
	RegistrationIdentification *<RegnId>*	[0..1]	Text		277
	TaxType *<TaxTp>*	[0..1]	Text		277
	Authorisation *<Authstn>*	[0..1]			277
	Title *<Titl>*	[0..1]	Text		277
	Name *<Nm>*	[0..1]	Text		278
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		278
	ReferenceNumber *<RefNb>*	[0..1]	Text		278
	Method *<Mtd>*	[0..1]	Text		278
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C18	278
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C18	278
	Date *<Dt>*	[0..1]	Date		279
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		279
	Record *<Rcrd>*	[0..*]	±		279

6.1.25.6.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following **TaxParty1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		275
	RegistrationIdentification *<RegnId>*	[0..1]	Text		275
	TaxType *<TaxTp>*	[0..1]	Text		275

6.1.25.6.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 314

6.1.25.6.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 314

6.1.25.6.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 314

6.1.25.6.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Identifies the party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following **TaxParty2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		275
	RegistrationIdentification *<RegnId>*	[0..1]	Text		276
	TaxType *<TaxTp>*	[0..1]	Text		276
	Authorisation *<Authstn>*	[0..1]			276
	Title *<Titl>*	[0..1]	Text		276
	Name *<Nm>*	[0..1]	Text		276

6.1.25.6.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 314

6.1.25.6.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 314

6.1.25.6.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 314

6.1.25.6.2.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Title *<Titl>*	[0..1]	Text		276
	Name *<Nm>*	[0..1]	Text		276

6.1.25.6.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 314

6.1.25.6.2.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 313

6.1.25.6.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following **TaxParty2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		277
	RegistrationIdentification *<RegnId>*	[0..1]	Text		277
	TaxType *<TaxTp>*	[0..1]	Text		277
	Authorisation *<Authstn>*	[0..1]			277
	Title *<Titl>*	[0..1]	Text		277
	Name *<Nm>*	[0..1]	Text		278

6.1.25.6.3.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 314

6.1.25.6.3.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 314

6.1.25.6.3.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 314

6.1.25.6.3.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Title *<Titl>*	[0..1]	Text		277
	Name *<Nm>*	[0..1]	Text		278

6.1.25.6.3.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 314

6.1.25.6.3.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 313

6.1.25.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 314

6.1.25.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 313

6.1.25.6.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 314

6.1.25.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

6.1.25.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

6.1.25.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 308

6.1.25.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 311

6.1.25.6.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following elements (see "TaxRecord2" on page 271 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		272
	Category <Ctgy>	[0..1]	Text		272
	CategoryDetails <CtgyDtls>	[0..1]	Text		272
	DebtorStatus <DbtrSts>	[0..1]	Text		272
	CertificateIdentification <CertId>	[0..1]	Text		272
	FormsCode <FrmsCd>	[0..1]	Text		272
	Period <Prd>	[0..1]	±		273
	TaxAmount <TaxAmt>	[0..1]	±		273
	AdditionalInformation <AddtlInf>	[0..1]	Text		273

6.1.25.7 TaxInformation4

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]			281
	TaxIdentification *<TaxId>*	[0..1]	Text		281
	RegistrationIdentification *<RegnId>*	[0..1]	Text		281
	TaxType *<TaxTp>*	[0..1]	Text		282
	Debtor *<Dbtr>*	[0..1]			282
	TaxIdentification *<TaxId>*	[0..1]	Text		282
	RegistrationIdentification *<RegnId>*	[0..1]	Text		282
	TaxType *<TaxTp>*	[0..1]	Text		282
	Authorisation *<Authstn>*	[0..1]			282
	Title *<Titl>*	[0..1]	Text		283
	Name *<Nm>*	[0..1]	Text		283
	UltimateDebtor *<UltmtDbtr>*	[0..1]			283
	TaxIdentification *<TaxId>*	[0..1]	Text		283
	RegistrationIdentification *<RegnId>*	[0..1]	Text		283
	TaxType *<TaxTp>*	[0..1]	Text		284
	Authorisation *<Authstn>*	[0..1]			284
	Title *<Titl>*	[0..1]	Text		284
	Name *<Nm>*	[0..1]	Text		284
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		284
	ReferenceNumber *<RefNb>*	[0..1]	Text		284
	Method *<Mtd>*	[0..1]	Text		284
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C18	284
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C18	285
	Date *<Dt>*	[0..1]	Date		285
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		285
	Record *<Rcrd>*	[0..*]			286
	Type *<Tp>*	[0..1]	Text		286
	Category *<Ctgy>*	[0..1]	Text		286
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		287
	DebtorStatus *<DbtrSts>*	[0..1]	Text		287
	CertificateIdentification *<CertId>*	[0..1]	Text		287

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FormsCode *<FrmsCd>*	[0..1]	Text		287
	Period *<Prd>*	[0..1]			287
	Year *<Yr>*	[0..1]	Date		287
	Type *<Tp>*	[0..1]	CodeSet		287
	FromToDate *<FrToDt>*	[0..1]	±		288
	TaxAmount *<TaxAmt>*	[0..1]			289
	Rate *<Rate>*	[0..1]	Rate		289
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C18	289
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C18	290
	Details *<Dtls>*	[0..*]			290
	Period *<Prd>*	[0..1]			290
	Year *<Yr>*	[0..1]	Date		291
	Type *<Tp>*	[0..1]	CodeSet		291
	FromToDate *<FrToDt>*	[0..1]	±		292
	Amount *<Amt>*	[1..1]	Amount	C1, C18	292
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		292

6.1.25.7.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following **TaxParty1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		281
	RegistrationIdentification *<RegnId>*	[0..1]	Text		281
	TaxType *<TaxTp>*	[0..1]	Text		282

6.1.25.7.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 314

6.1.25.7.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 314

6.1.25.7.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 314

6.1.25.7.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Identifies the party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following **TaxParty2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		282
	RegistrationIdentification <*RegnId*>	[0..1]	Text		282
	TaxType <*TaxTp*>	[0..1]	Text		282
	Authorisation <*Authstn*>	[0..1]			282
	Title <*Titl*>	[0..1]	Text		283
	Name <*Nm*>	[0..1]	Text		283

6.1.25.7.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 314

6.1.25.7.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 314

6.1.25.7.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 314

6.1.25.7.2.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Title <Titl>	[0..1]	Text		283
	Name <Nm>	[0..1]	Text		283

6.1.25.7.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 314

6.1.25.7.2.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 313

6.1.25.7.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following **TaxParty2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		283
	RegistrationIdentification <RegnId>	[0..1]	Text		283
	TaxType <TaxTp>	[0..1]	Text		284
	Authorisation <Authstn>	[0..1]			284
	Title <Titl>	[0..1]	Text		284
	Name <Nm>	[0..1]	Text		284

6.1.25.7.3.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 314

6.1.25.7.3.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 314

6.1.25.7.3.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 314

6.1.25.7.3.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Title *<Titl>*	[0..1]	Text		284
	Name *<Nm>*	[0..1]	Text		284

6.1.25.7.3.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 314

6.1.25.7.3.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 313

6.1.25.7.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 314

6.1.25.7.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 313

6.1.25.7.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 314

6.1.25.7.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

6.1.25.7.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

6.1.25.7.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 308

6.1.25.7.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 311

6.1.25.7.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		286
	Category <*Ctgy*>	[0..1]	Text		286
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		287
	DebtorStatus <*DbtrSts*>	[0..1]	Text		287
	CertificateIdentification <*CertId*>	[0..1]	Text		287
	FormsCode <*FrmsCd*>	[0..1]	Text		287
	Period <*Prd*>	[0..1]			287
	Year <*Yr*>	[0..1]	Date		287
	Type <*Tp*>	[0..1]	CodeSet		287
	FromToDate <*FrToDt*>	[0..1]	±		288
	TaxAmount <*TaxAmt*>	[0..1]			289
	Rate <*Rate*>	[0..1]	Rate		289
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C18	289
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C18	290
	Details <*Dtls*>	[0..*]			290
	Period <*Prd*>	[0..1]			290
	Year <*Yr*>	[0..1]	Date		291
	Type <*Tp*>	[0..1]	CodeSet		291
	FromToDate <*FrToDt*>	[0..1]	±		292
	Amount <*Amt*>	[1..1]	Amount	C1, C18	292
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		292

6.1.25.7.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 314

6.1.25.7.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 314

6.1.25.7.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 314

6.1.25.7.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 314

6.1.25.7.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 314

6.1.25.7.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 314

6.1.25.7.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Date		287
	Type *<Tp>*	[0..1]	CodeSet		287
	FromToDate *<FrToDt>*	[0..1]	±		288

6.1.25.7.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 308

6.1.25.7.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 307

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.1.25.7.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriodDetails" on page 114 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		114
	ToDate *<ToDt>*	[1..1]	Date		114

6.1.25.7.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Rate *<Rate>*	[0..1]	Rate		289
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C18	289
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C18	290
	Details *<Dtls>*	[0..*]			290
	Period *<Prd>*	[0..1]			290
	Year *<Yr>*	[0..1]	Date		291
	Type *<Tp>*	[0..1]	CodeSet		291
	FromToDate *<FrToDt>*	[0..1]	±		292
	Amount *<Amt>*	[1..1]	Amount	C1, C18	292

6.1.25.7.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 311

6.1.25.7.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

    The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

    Note: The decimal separator is a dot.

6.1.25.7.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

    The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

    The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

    Note: The decimal separator is a dot.

6.1.25.7.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Period <*Prd*>	[0..1]			290
	Year <*Yr*>	[0..1]	Date		291
	Type <*Tp*>	[0..1]	CodeSet		291
	FromToDate <*FrToDt*>	[0..1]	±		292
	Amount <*Amt*>	[1..1]	Amount	C1, C18	292

6.1.25.7.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Date		291
	Type *<Tp>*	[0..1]	CodeSet		291
	FromToDate *<FrToDt>*	[0..1]	±		292

6.1.25.7.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 308

6.1.25.7.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 307

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.

CodeName	Name	Definition
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.1.25.7.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriodDetails" on page 114 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		114
	ToDate *<ToDt>*	[1..1]	Date		114

6.1.25.7.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 293

Constraints

- **ActiveOrHistoricCurrency**

   The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

   The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

   Note: The decimal separator is a dot.

6.1.25.7.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 313

6.2   Message Datatypes

6.2.1   Amount

6.2.1.1 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 293

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

6.2.2   CodeSet

6.2.2.1 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.

6.2.2.2 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.

6.2.2.3 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.

6.2.2.4 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

6.2.2.5 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

6.2.2.6 ChequeType2Code

Definition: Specifies the type of cheque.

Type: CodeSet

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued.These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

6.2.2.7 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

6.2.2.8 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern	[A-Z]{2,2}

Constraints

- **Country**

    The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

6.2.2.9 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

6.2.2.10 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

6.2.2.11 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
PUOR	PurchaseOrder	Document is a purchase order.

6.2.2.12 ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
SPOT	Spot	Exchange rate applied is the spot rate.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.

6.2.2.13 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.14 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.15 ExternalCashClearingSystem1Code

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	3

6.2.2.16 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.17 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	5

6.2.2.18 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.19 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.20 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.21 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.22 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	35

6.2.2.23 ExternalMandateSetupReason1Code

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.24 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.25 ExternalPaymentGroupStatus1Code

Definition: Specifies the status of a group of payment instructions, as published in an external payment group status code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.26 ExternalPaymentTransactionStatus1Code

Definition: Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.27 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.28 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.29 ExternalReversalReason1Code

Definition: Specifies the reversal reason, as published in an external reversal reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.30 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.31 ExternalStatusReason1Code

Definition: Specifies the status reason, as published in an external status reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.32 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.33 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

6.2.2.34 Instruction3Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

CodeName	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.

6.2.2.35 NamePrefix1Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MIST	Mister	Title of the person is Mister or Mr.
MISS	Miss	Title of the person is Miss.
MADM	Madam	Title of the person is Madam.

6.2.2.36 PaymentMethod2Code

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

CodeName	Name	Definition
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.

6.2.2.37 PaymentMethod3Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

6.2.2.38 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the

CodeName	Name	Definition
		creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

6.2.2.39 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

6.2.2.40 RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

6.2.2.41 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

CodeName	Name	Definition
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

6.2.2.42 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.2.2.43 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

6.2.2.44 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.2.3   Date

6.2.3.1 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

6.2.4 DateTime

6.2.4.1 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

6.2.5 IdentifierSet

6.2.5.1 AnyBICIdentifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

  Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

6.2.5.2 BICFIIdentifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern   [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

  Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.

6.2.5.3 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.

6.2.6   Indicator

6.2.6.1 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

6.2.6.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

6.2.7   Quantity

6.2.7.1 DecimalNumber

Definition: Number of objects represented as a decimal number, eg, 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

6.2.7.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

6.2.8   Rate

6.2.8.1 BaseOneRate

Definition: Rate expressed as a decimal, eg, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

6.2.8.2 PercentageRate

Definition: Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

6.2.9　Text

6.2.9.1 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}

6.2.9.2 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

6.2.9.3 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

6.2.9.4 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

6.2.9.5 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

6.2.9.6 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

6.2.9.7 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

6.2.9.8 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

6.2.9.9 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

6.2.9.10 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

6.2.9.11 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

6.2.9.12 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

6.2.9.13 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

6.2.9.14 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

6.2.9.15 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern   \+[0-9]{1,3}-[0-9()+\-]{1,30}