pain.001.001.03 CustomerCreditTransferInitiationV03

Message 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 CustomerCreditTransferInitiation message is composed of two building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification, CreationDateAndTime, Grouping indicator.

B. Payment Information

This building block is mandatory and repetitive. It contains, amongst others, elements related to the debit side of the transaction, such as Debtor or PaymentTypeInformation and CreditTransferTransactionInformation which contains, among other, elements related to the credit side of the transaction, such as Creditor or RemittanceInformation.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
		Message root	<CstmrCdtTrfInitn>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		Authorisation	<Authstn>	[0..2]		
1.4	{Or	Code	<Cd>	[1..1]	Code	
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.6		NumberOfTransactions	<NbOfTxs>	[1..1]	Text	
1.7		ControlSum	<CtrlSum>	[0..1]	Quantity	
1.8		InitiatingParty	<InitgPty>	[1..1]	±	
1.9		ForwardingAgent	<FwdgAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.0		PaymentInformation	<PmtInf>	[1..n]		
2.1		PaymentInformationIdentification	<PmtInfId>	[1..1]	Text	
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code	
2.3		BatchBooking	<BtchBookg>	[0..1]	Indicator	
2.4		NumberOfTransactions	<NbOfTxs>	[0..1]	Text	
2.5		ControlSum	<CtrlSum>	[0..1]	Quantity	
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]		
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code	
2.8		ServiceLevel	<SvcLvl>	[0..1]		
2.9	{Or	Code	<Cd>	[1..1]	Code	
2.10	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.11		LocalInstrument	<LclInstrm>	[0..1]		
2.12	{Or	Code	<Cd>	[1..1]	Code	
2.13	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.14		CategoryPurpose	<CtgyPurp>	[0..1]		
2.15	{Or	Code	<Cd>	[1..1]	Code	
2.16	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.17		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	DateTime	
2.18		PoolingAdjustmentDate	<PoolgAdjstmntDt>	[0..1]	DateTime	
2.19		Debtor	<Dbtr>	[1..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.20		DebtorAccount	<DbtrAcct>	[1..1]	±	
2.21		DebtorAgent	<DbtrAgt>	[1..1]	±	
2.22		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	
2.23		UltimateDebtor	<UltmtDbtr>	[0..1]	±	R6
2.24		ChargeBearer	<ChrgBr>	[0..1]	Code	R5
2.25		ChargesAccount	<ChrgsAcct>	[0..1]	±	R3
2.26		ChargesAccountAgent	<ChrgsAcctAgt>	[0..1]	±	
2.27		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]		
2.28		PaymentIdentification	<PmtId>	[1..1]		
2.29		InstructionIdentification	<InstrId>	[0..1]	Text	
2.30		EndToEndIdentification	<EndToEndId>	[1..1]	Text	
2.31		PaymentTypeInformation	<PmtTpInf>	[0..1]		R1
2.32		InstructionPriority	<InstrPrty>	[0..1]	Code	
2.33		ServiceLevel	<SvcLvl>	[0..1]		
2.34	{Or	Code	<Cd>	[1..1]	Code	
2.35	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.36		LocalInstrument	<LclInstrm>	[0..1]		
2.37	{Or	Code	<Cd>	[1..1]	Code	
2.38	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.39		CategoryPurpose	<CtgyPurp>	[0..1]		
2.40	{Or	Code	<Cd>	[1..1]	Code	
2.41	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.42		Amount	<Amt>	[1..1]		
2.43	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount	
2.44	Or}	EquivalentAmount	<EqvtAmt>	[1..1]		
2.45		Amount	<Amt>	[1..1]	Amount	
2.46		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code	
2.47		ExchangeRateInformation	<XchgRateInf>	[0..1]		
2.48		ExchangeRate	<XchgRate>	[0..1]	Rate	
2.49		RateType	<RateTp>	[0..1]	Code	
2.50		ContractIdentification	<CtrctId>	[0..1]	Text	
2.51		ChargeBearer	<ChrgBr>	[0..1]	Code	R5
2.52		ChequeInstruction	<ChqInstr>	[0..1]		R2
2.53		ChequeType	<ChqTp>	[0..1]	Code	
2.54		ChequeNumber	<ChqNb>	[0..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.55		ChequeFrom	<ChqFr>	[0..1]		
2.56		Name	<Nm>	[1..1]	Text	
2.57		Address	<Adr>	[1..1]	±	
2.58		DeliveryMethod	<DlvryMtd>	[0..1]		
2.59	{Or	Code	<Cd>	[1..1]	Code	
2.60	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.61		DeliverTo	<DlvrTo>	[0..1]		
2.62		Name	<Nm>	[1..1]	Text	
2.63		Address	<Adr>	[1..1]	±	
2.64		InstructionPriority	<InstrPrty>	[0..1]	Code	
2.65		ChequeMaturityDate	<ChqMtrtyDt>	[0..1]	DateTime	R18
2.66		FormsCode	<FrmsCd>	[0..1]	Text	
2.67		MemoField	<MemoFld>	[0..2]	Text	
2.68		RegionalClearingZone	<RgnlClrZone>	[0..1]	Text	
2.69		PrintLocation	<PrtLctn>	[0..1]	Text	
2.70		UltimateDebtor	<UltmtDbtr>	[0..1]	±	R6
2.71		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±	R12
2.72		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±	R15
2.73		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±	R13
2.74		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±	R16
2.75		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±	
2.76		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±	R17
2.77		CreditorAgent	<CdtrAgt>	[0..1]	±	R11 R8 R9
2.78		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	
2.79		Creditor	<Cdtr>	[0..1]	±	
2.80		CreditorAccount	<CdtrAcct>	[0..1]	±	R10 R7
2.81		UltimateCreditor	<UltmtCdtr>	[0..1]	±	
2.82		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]		
2.83		Code	<Cd>	[0..1]	Code	R14
2.84		InstructionInformation	<InstrInf>	[0..1]	Text	
2.85		InstructionForDebtorAgent	<InstrForDbtrAgt>	[0..1]	Text	
2.86		Purpose	<Purp>	[0..1]		
2.87	{Or	Code	<Cd>	[1..1]	Code	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.88	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.89		RegulatoryReporting	<RgltryRptg>	[0..10]	±	
2.90		Tax	<Tax>	[0..1]	±	
2.91		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]		
2.92		RemittanceIdentification	<RmtId>	[0..1]	Text	
2.93		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code	
2.94		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text	
2.95		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]		
2.96		Name	<Nm>	[1..1]	Text	
2.97		Address	<Adr>	[1..1]	±	
2.98		RemittanceInformation	<RmtInf>	[0..1]		
2.99		Unstructured	<Ustrd>	[0..n]	Text	
2.100		Structured	<Strd>	[0..n]		
2.101		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
2.102		Type	<Tp>	[0..1]		
2.103		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.104	{Or	Code	<Cd>	[1..1]	Code	
2.105	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.106		Issuer	<Issr>	[0..1]	Text	
2.107		Number	<Nb>	[0..1]	Text	
2.108		RelatedDate	<RltdDt>	[0..1]	DateTime	
2.109		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
2.110		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
2.111		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount	
2.112		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
2.113		TaxAmount	<TaxAmt>	[0..1]	Amount	
2.114		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]		
2.115		Amount	<Amt>	[1..1]	Amount	
2.116		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.117		Reason	<Rsn>	[0..1]	Text	
2.118		AdditionalInformation	<AddtlInf>	[0..1]	Text	
2.119		RemittedAmount	<RmtdAmt>	[0..1]	Amount	
2.120		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.121		Type	<Tp>	[0..1]		
2.122		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.123	{Or	Code	<Cd>	[1..1]	Code	
2.124	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.125		Issuer	<Issr>	[0..1]	Text	
2.126		Reference	<Ref>	[0..1]	Text	
2.127		Invoicer	<Invcr>	[0..1]	±	
2.128		Invoicee	<Invcee>	[0..1]	±	
2.129		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	

Rules and Guidelines

Rules

R1 PaymentTypeInformationRule

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

R2 ChequeInstructionRule

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

R3 ChargesAccountRule

    If ChargesAccountAgent is present, then ChargesAccount must be present.

R4 ChargesAccountAgentRule

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

*This Rule also impacts **BranchAndFinancialInstitutionIdentification4** Type. Please refer to 'Message Item Types' section p.996 for additional information.*

R5 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.

R6 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.

R7 ChequeAndCreditorAccountRule

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

R8 ChequeDeliveryAndCreditorAgentRule

    If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent must be present.

R9 ChequeDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

R10 NonChequePaymentMethodRule

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

R11 ChequeNoDeliveryAndNoCreditorAgentRule

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

R12 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

R13 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

R14 InstructionForCreditorAgentRule

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

R15 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

R16 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

R17 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

R18 ChequeMaturityDateRule

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

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

*The following section identifies the elements of the **CustomerCreditTransferInitiationV03** message definition.*

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

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

Type: *The **GroupHeader** block is composed of the following **GroupHeader32** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		Authorisation	<Authstn>	[0..2]	
1.6		NumberOfTransactions	<NbOfTxs>	[1..1]	Text
1.7		ControlSum	<CtrlSum>	[0..1]	Quantity
1.8		InitiatingParty	<InitgPty>	[1..1]	+
1.9		ForwardingAgent	<FwdgAgt>	[0..1]	+

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.
Data Type: Max35Text
Format: maxLength: 35
minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]
Definition: Date and time at which the message was created.
Data Type: ISODateTime

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.

Type: *This message item is composed of one of the following **Authorisation1Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.4	{Or	Code	<Cd>	[1..1]	Code
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text

1.4 Code <Cd>

Presence: [1..1]
*This message item is part of choice **1.3 Authorisation**.*
Definition: Specifies the authorisation, in a coded form.
Data Type: Code
*One of the following **Authorisation1Code** values must be used:*

Code	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.

Code	Name	Definition
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

1.5 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice **1.3 Authorisation**.*

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

Data Type: Max128Text

Format: maxLength: 128
       minLength: 1

1.6 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Data Type: Max15NumericText

Format: [0-9]{1,15}

1.7 ControlSum <CtrlSum>

Presence: [0..1]

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

Data Type: DecimalNumber

Format: fractionDigits: 17
       totalDigits: 18

1.8 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.

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

1.9 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.

Type: *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

2.0 PaymentInformation <PmtInf>

Presence: [1..n]

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

Type: *The **PaymentInformation** block is composed of the following **PaymentInstructionInformation3** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.1		PaymentInformationIdentification	<PmtInfId>	[1..1]	Text
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code
2.3		BatchBooking	<BtchBookg>	[0..1]	Indicator
2.4		NumberOfTransactions	<NbOfTxs>	[0..1]	Text
2.5		ControlSum	<CtrlSum>	[0..1]	Quantity
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]	
2.17		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	DateTime
2.18		PoolingAdjustmentDate	<PoolgAdjstmntDt>	[0..1]	DateTime
2.19		Debtor	<Dbtr>	[1..1]	+
2.20		DebtorAccount	<DbtrAcct>	[1..1]	+
2.21		DebtorAgent	<DbtrAgt>	[1..1]	+
2.22		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	+
2.23		UltimateDebtor	<UltmtDbtr>	[0..1]	+
2.24		ChargeBearer	<ChrgBr>	[0..1]	Code
2.25		ChargesAccount	<ChrgsAcct>	[0..1]	+
2.26		ChargesAccountAgent	<ChrgsAcctAgt>	[0..1]	+
2.27		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]	

Rule(s): 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.

    ChargesAccountAgentRule

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

ChargesAccountRule
If ChargesAccountAgent is present, then ChargesAccount must be present.

ChequeAndCreditorAccountRule
If PaymentMethod is CHK, then CreditTransferTransactionInformation/CreditorAccount is not allowed.

ChequeDeliveryAndCreditorAgentRule
If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/ Code is present and is equal to MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/ CreditorAgent must be present.

ChequeDeliveryAndNoCreditorAgentRule
If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/ Code is present and different from MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/ CreditorAgent is not allowed.

ChequeInstructionRule
If PaymentMethod is different from CHK, then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

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

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

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

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.

Guideline(s): 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, MLFA, PUFA or RGFA, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

ChequeInstructionDeliverToCreditorGuideline
If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD, MLCD, PUCD or RGCD, 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, MLDB, PUDB or RGDB, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

UltimateDebtorGuideline
UltimateDebtor may only be present if different from Debtor.

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.
Data Type: Max35Text
Format: maxLength: 35
minLength: 1

2.2 PaymentMethod <PmtMtd>

Presence: [1..1]
Definition: Specifies the means of payment that will be used to move the amount of money.
Data Type: Code
*One of the following **PaymentMethod3Code** values must be used:*

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

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.
Data Type: *One of the following **BatchBookingIndicator** values must be used:*
MeaningWhenTrue: Identifies that a batch entry for the sum of the amounts of all transactions in the message is requested.
MeaningWhenFalse: Identifies that a single entry for each of the transactions in the message is requested.

2.4 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions contained in the paymnet information group.
Data Type: Max15NumericText
Format: [0-9]{1,15}

2.5 ControlSum <CtrlSum>

Presence: [0..1]
Definition: Total of all individual amounts included in the group, irrespective of currencies.
Data Type: DecimalNumber
Format: fractionDigits: 17
         totalDigits: 18

2.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]
Definition: Set of elements used to further specify the type of transaction.
Type: *This message item is composed of the following **PaymentTypeInformation19** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code
2.8		ServiceLevel	<SvcLvl>	[0..1]	
2.11		LocalInstrument	<LclInstrm>	[0..1]	
2.14		CategoryPurpose	<CtgyPurp>	[0..1]	

2.7 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.
Data Type: Code
*When this message item is present, one of the following **Priority2Code** values must be used:*

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

2.8 ServiceLevel <SvcLvl>

Presence: [0..1]
Definition: Agreement under which or rules under which the transaction should be processed.
Type: *This message item is composed of one of the following **ServiceLevel8Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.9	{Or	Code	<Cd>	[1..1]	Code
2.10	Or}	Proprietary	<Prtry>	[1..1]	Text

2.9 Code <Cd>

Presence: [1..1]

*This message item is part of choice **2.8 ServiceLevel**.*

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

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

2.10 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice **2.8 ServiceLevel**.*

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.11 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.

Type: *This message item is composed of one of the following **LocalInstrument2Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.12	{Or	Code	<Cd>	[1..1]	Code
2.13	Or}	Proprietary	<Prtry>	[1..1]	Text

2.12 Code <Cd>

Presence: [1..1]

*This message item is part of choice **2.11 LocalInstrument**.*

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

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35
minLength: 1

2.13 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice **2.11 LocalInstrument**.*

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.14 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.

Type: *This message item is composed of one of the following **CategoryPurpose1Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.15	{Or	Code	<Cd>	[1..1]	Code
2.16	Or}	Proprietary	<Prtry>	[1..1]	Text

2.15 Code <Cd>

Presence: [1..1]

*This message item is part of choice **2.14 CategoryPurpose**.*

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

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4
minLength: 1

2.16 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice **2.14 CategoryPurpose**.*

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.17 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.

Data Type: ISODate

2.18 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.

Data Type: ISODate

2.19 Debtor <Dbtr>

Presence: [1..1]

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

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.20 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.

Type: *This message item is composed of the following **CashAccount16** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.*

2.21 DebtorAgent   <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

Type: *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

2.22 DebtorAgentAccount   <DbtrAgtAcct>

Presence: [0..1]

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

Type: *This message item is composed of the following **CashAccount16** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.*

2.23 UltimateDebtor <UltmtDbtr>

Presence: [0..1], R6
Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.
Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.24 ChargeBearer <ChrgBr>

Presence: [0..1], R5
Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
Data Type: Code
*When this message item is present, one of the following **ChargeBearerType1Code** values must be used:*

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

2.25 ChargesAccount <ChrgsAcct>

Presence: [0..1], <u>R3</u>
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.

Type: *This message item is composed of the following **CashAccount16** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.*

2.26 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.

Type: *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

2.27 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..n]
Definition: Set of elements used to provide information on the individual transaction(s) included in the message.
Type: *This message item is composed of the following **CreditTransferTransactionInformation10** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.28		PaymentIdentification	<PmtId>	[1..1]	
2.31		PaymentTypeInformation	<PmtTpInf>	[0..1]	
2.42		Amount	<Amt>	[1..1]	
2.47		ExchangeRateInformation	<XchgRateInf>	[0..1]	
2.51		ChargeBearer	<ChrgBr>	[0..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.52		ChequeInstruction	<ChqInstr>	[0..1]	
2.70		UltimateDebtor	<UltmtDbtr>	[0..1]	+
2.71		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	+
2.72		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	+
2.73		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	+
2.74		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	+
2.75		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	+
2.76		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	+
2.77		CreditorAgent	<CdtrAgt>	[0..1]	+
2.78		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	+
2.79		Creditor	<Cdtr>	[0..1]	+
2.80		CreditorAccount	<CdtrAcct>	[0..1]	+
2.81		UltimateCreditor	<UltmtCdtr>	[0..1]	+
2.82		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]	
2.85		InstructionForDebtorAgent	<InstrForDbtrAgt>	[0..1]	Text
2.86		Purpose	<Purp>	[0..1]	
2.89		RegulatoryReporting	<RgltryRptg>	[0..10]	+
2.90		Tax	<Tax>	[0..1]	+
2.91		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]	
2.98		RemittanceInformation	<RmtInf>	[0..1]	

Rule(s): InstructionForCreditorAgentRule
If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

IntermediaryAgent1AccountRule
If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

IntermediaryAgent2AccountRule
If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

IntermediaryAgent2Rule
If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

IntermediaryAgent3AccountRule
If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

IntermediaryAgent3Rule
If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Guideline(s): UltimateCreditorGuideline
UltimateCreditor may only be present if different from Creditor.

UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

2.28 PaymentIdentification   <PmtId>

Presence: [1..1]

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

Type: *This message item is composed of the following **PaymentIdentification1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.29		InstructionIdentification	<InstrId>	[0..1]	Text
2.30		EndToEndIdentification	<EndToEndId>	[1..1]	Text

2.29 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.30 EndToEndIdentification   <EndToEndId>

Presence: [1..1]

Definition: Unique identification assigned by the initiating party to unumbiguously 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.31 PaymentTypeInformation   <PmtTpInf>

Presence: [0..1], R1

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

Type: *This message item is composed of the following **PaymentTypeInformation19** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.32		InstructionPriority	<InstrPrty>	[0..1]	Code
2.33		ServiceLevel	<SvcLvl>	[0..1]	
2.36		LocalInstrument	<LclInstrm>	[0..1]	
2.39		CategoryPurpose	<CtgyPurp>	[0..1]	

2.32 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.

Data Type: Code

*When this message item is present, one of the following **Priority2Code** values must be used:*

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

2.33 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

Type: *This message item is composed of one of the following **ServiceLevel8Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.34	{Or	Code	<Cd>	[1..1]	Code
2.35	Or}	Proprietary	<Prtry>	[1..1]	Text

2.34 Code <Cd>

Presence: [1..1]

*This message item is part of choice **2.33 ServiceLevel**.*

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

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

2.35 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice **2.33 ServiceLevel**.*

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.36 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.

Type: *This message item is composed of one of the following **LocalInstrument2Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.37	{Or	Code	<Cd>	[1..1]	Code
2.38	Or}	Proprietary	<Prtry>	[1..1]	Text

2.37 Code <Cd>

Presence: [1..1]

*This message item is part of choice **2.36 LocalInstrument**.*

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

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35
minLength: 1

2.38 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice **2.36 LocalInstrument**.*

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.39 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.

Type: *This message item is composed of one of the following **CategoryPurpose1Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.40	{Or	Code	<Cd>	[1..1]	Code
2.41	Or}	Proprietary	<Prtry>	[1..1]	Text

2.40 Code <Cd>

Presence: [1..1]

*This message item is part of choice **2.39 CategoryPurpose**.*

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

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4
minLength: 1

2.41 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.39 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
        minLength: 1

2.42 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.

Type: *This message item is composed of one of the following AmountType3Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.43	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount
2.44	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	

2.43 InstructedAmount <InstdAmt>

Presence: [1..1]

This message item is part of choice 2.42 Amount.

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount
        fractionDigits: 5
        minInclusive: 0
        totalDigits: 18
        ActiveOrHistoricCurrencyCode
        [A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount
        CurrencyAmount
        The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
        Note: The decimal separator is a dot.

        ActiveOrHistoricCurrencyCode
        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.

2.44 EquivalentAmount <EqvtAmt>

Presence: [1..1]

This message item is part of choice 2.42 Amount.

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.

Type: *This message item is composed of the following EquivalentAmount2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.45		Amount	<Amt>	[1..1]	Amount
2.46		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code

2.45 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.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.46 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.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.47 ExchangeRateInformation <XchgRateInf>

Presence: [0..1]

Definition: Set of elements used to provide details on the currency exchange rate and contract.

Type: *This message item is composed of the following **ExchangeRateInformation1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.48		ExchangeRate	<XchgRate>	[0..1]	Rate
2.49		RateType	<RateTp>	[0..1]	Code
2.50		ContractIdentification	<CtrctId>	[0..1]	Text

2.48 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.

Data Type: BaseOneRate

Format: fractionDigits: 10
        totalDigits: 11

2.49 RateType <RateTp>

Presence: [0..1]

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

Data Type: Code

*When this message item is present, one of the following **ExchangeRateType1Code** values must be used:*

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

2.50 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.

Data Type: Max35Text

Format: maxLength: 35
        minLength: 1

2.51 ChargeBearer <ChrgBr>

Presence: [0..1], R5

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

Data Type: Code

*When this message item is present, one of the following **ChargeBearerType1Code** values must be used:*

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

2.52 ChequeInstruction <ChqInstr>

Presence: [0..1], <u>R2</u>
Definition: Set of elements needed to issue a cheque.
Type: *This message item is composed of the following **Cheque6** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
<u>2.53</u>		ChequeType	<ChqTp>	[0..1]	Code
<u>2.54</u>		ChequeNumber	<ChqNb>	[0..1]	Text
<u>2.55</u>		ChequeFrom	<ChqFr>	[0..1]	
<u>2.58</u>		DeliveryMethod	<DlvryMtd>	[0..1]	
<u>2.61</u>		DeliverTo	<DlvrTo>	[0..1]	
<u>2.64</u>		InstructionPriority	<InstrPrty>	[0..1]	Code
<u>2.65</u>		ChequeMaturityDate	<ChqMtrtyDt>	[0..1]	DateTime
<u>2.66</u>		FormsCode	<FrmsCd>	[0..1]	Text
<u>2.67</u>		MemoField	<MemoFld>	[0..2]	Text
<u>2.68</u>		RegionalClearingZone	<RgnlClrZone>	[0..1]	Text
<u>2.69</u>		PrintLocation	<PrtLctn>	[0..1]	Text

Rule(s): ChequeMaturityDateRule
> If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

2.53 ChequeType <ChqTp>

Presence: [0..1]
Definition: Specifies the type of cheque to be issued.
Data Type: Code
*When this message item is present, one of the following **ChequeType2Code** values must be used:*

Code	Name	Definition
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'.
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.
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'.
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 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

2.54 ChequeNumber <ChqNb>

Presence: [0..1]
Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.
Data Type: Max35Text
Format: maxLength: 35
       minLength: 1

2.55 ChequeFrom <ChqFr>

Presence: [0..1]
Definition: Identifies the party that ordered the issuance of the cheque.
Type: *This message item is composed of the following **NameAndAddress10** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.56		Name	<Nm>	[1..1]	Text
2.57		Address	<Adr>	[1..1]	±

2.56 Name <Nm>

Presence: [1..1]
Definition: Name by which a party is known and is usually used to identify that identity.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.57 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Type: *This message item is composed of the following **PostalAddress6** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

*For additional Type information, please refer to **PostalAddress6** p.1017 in 'Message Item Types' section.*

2.58 DeliveryMethod <DlvryMtd>

Presence: [0..1]

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

Type: *This message item is composed of one of the following **ChequeDeliveryMethod1Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.59	{Or	Code	<Cd>	[1..1]	Code
2.60	Or}	Proprietary	<Prtry>	[1..1]	Text

2.59 Code <Cd>

Presence: [1..1]

*This message item is part of choice **2.58 DeliveryMethod**.*

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

Data Type: Code

*One of the following **ChequeDelivery1Code** values must be used:*

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.

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

2.60 Proprietary <Prtry>

Presence: [1..1]
*This message item is part of choice **2.58 DeliveryMethod**.*
Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent.
Data Type: Max35Text
Format: maxLength: 35
           minLength: 1

2.61 DeliverTo <DlvrTo>

Presence: [0..1]
Definition: Party to whom the debtor's agent needs to send the cheque.
Type: *This message item is composed of the following **NameAndAddress10** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.62		Name	<Nm>	[1..1]	Text
2.63		Address	<Adr>	[1..1]	±

2.62 Name <Nm>

Presence: [1..1]
Definition: Name by which a party is known and is usually used to identify that identity.
Data Type: Max140Text
Format: maxLength: 140
           minLength: 1

2.63 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Type: *This message item is composed of the following **PostalAddress6** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

*For additional Type information, please refer to **PostalAddress6** p.1017 in 'Message Item Types' section.*

2.64 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.

Data Type: Code

*When this message item is present, one of the following **Priority2Code** values must be used:*

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

2.65 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1], R18

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

Data Type: ISODate

2.66 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.67 MemoField <MemoFld>

Presence: [0..2]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.68 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.69 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.70 UltimateDebtor <UltmtDbtr>

Presence: [0..1], R6

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

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.71 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1], R12

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.

Type: *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

2.72 IntermediaryAgent1Account   <IntrmyAgt1Acct>

Presence: [0..1], R15
Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.
Type: *This message item is composed of the following **CashAccount16** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.*

2.73 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1], R13
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.
Type: *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

2.74 IntermediaryAgent2Account   <IntrmyAgt2Acct>

Presence: [0..1], R16
Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.
Type: *This message item is composed of the following **CashAccount16** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.*

2.75 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.

Type: *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

2.76 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1], R17

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

Type: *This message item is composed of the following **CashAccount16** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.*

2.77 CreditorAgent <CdtrAgt>

Presence: [0..1], R11, R8, R9

Definition: Financial institution servicing an account for the creditor.

Type: *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

2.78 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.

Type: *This message item is composed of the following **CashAccount16** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.*

2.79 Creditor   <Cdtr>

Presence: [0..1]

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

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.80 CreditorAccount   <CdtrAcct>

Presence: [0..1], <u>R10</u>, <u>R7</u>

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

Type: *This message item is composed of the following **CashAccount16** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.*

2.81 UltimateCreditor   <UltmtCdtr>

Presence: [0..1]

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

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.82 InstructionForCreditorAgent   <InstrForCdtrAgt>

Presence: [0..n]

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

Type: *This message item is composed of the following **InstructionForCreditorAgent1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.83		Code	<Cd>	[0..1]	Code
2.84		InstructionInformation	<InstrInf>	[0..1]	Text

2.83 Code <Cd>

Presence: [0..1], R14

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

Data Type: Code

*When this message item is present, one of the following **Instruction3Code** values must be used:*

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.

Code	Name	Definition
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.

2.84 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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.85 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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.86 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.

Type: *This message item is composed of one of the following **Purpose2Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.87	{Or	Code	<Cd>	[1..1]	Code
2.88	Or}	Proprietary	<Prtry>	[1..1]	Text

2.87 Code <Cd>

Presence: [1..1]

*This message item is part of choice **2.86 Purpose**.*

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

Data Type: ExternalPurpose1Code

Format: maxLength: 4
minLength: 1

2.88 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.86 **Purpose**.*

Definition: Purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
         minLength: 1

2.89 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

Type: *This message item is composed of the following **RegulatoryReporting3** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	DebitCreditReportingIndicator	<DbtCdtRptgInd>	[0..1]	Code
	Authority	<Authrty>	[0..1]	
	Details	<Dtls>	[0..n]	

*For additional Type information, please refer to **RegulatoryReporting3** p.1020 in 'Message Item Types' section.*

2.90 Tax <Tax>

Presence: [0..1]

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

Type: *This message item is composed of the following **TaxInformation3** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Creditor	<Cdtr>	[0..1]	
	Debtor	<Dbtr>	[0..1]	
	AdministrationZone	<AdmstnZn>	[0..1]	Text
	ReferenceNumber	<RefNb>	[0..1]	Text
	Method	<Mtd>	[0..1]	Text
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	[0..1]	Amount
	TotalTaxAmount	<TtlTaxAmt>	[0..1]	Amount
	Date	<Dt>	[0..1]	DateTime
	SequenceNumber	<SeqNb>	[0..1]	Quantity
	Record	<Rcrd>	[0..n]	

*For additional Type information, please refer to **TaxInformation3** p.1024 in 'Message Item Types' section.*

2.91 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain.

Type: *This message item is composed of the following **RemittanceLocation2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.92		RemittanceIdentification	<RmtId>	[0..1]	Text
2.93		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code
2.94		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text
2.95		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]	

2.92 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.93 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Data Type: Code

*When this message item is present, one of the following **RemittanceLocationMethod2Code** values must be used:*

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
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).
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.

2.94 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Data Type: Max2048Text

Format: maxLength: 2048
minLength: 1

2.95 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

Type: *This message item is composed of the following **NameAndAddress10** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.96		Name	<Nm>	[1..1]	Text
2.97		Address	<Adr>	[1..1]	+

2.96 Name <Nm>

Presence: [1..1]

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

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.97 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Type: *This message item is composed of the following **PostalAddress6** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

*For additional Type information, please refer to **PostalAddress6** p.1017 in 'Message Item Types' section.*

2.98 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.

Type: *This message item is composed of the following **RemittanceInformation5** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.99		Unstructured	<Ustrd>	[0..n]	Text
2.100		Structured	<Strd>	[0..n]	

2.99 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.100 Structured <Strd>

Presence: [0..n]

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.

Type: *This message item is composed of the following **StructuredRemittanceInformation7** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.101		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
2.109		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
2.120		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
2.127		Invoicer	<Invcr>	[0..1]	+
2.128		Invoicee	<Invcee>	[0..1]	+
2.129		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

2.101 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: *This message item is composed of the following **ReferredDocumentInformation3** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.102		Type	<Tp>	[0..1]	
2.107		Number	<Nb>	[0..1]	Text
2.108		RelatedDate	<RltdDt>	[0..1]	DateTime

2.102 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: *This message item is composed of the following **ReferredDocumentType2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.103		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.106		Issuer	<Issr>	[0..1]	Text

2.103 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: *This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.104	{Or	Code	<Cd>	[1..1]	Code
2.105	Or}	Proprietary	<Prtry>	[1..1]	Text

2.104 Code <Cd>

Presence: [1..1]

*This message item is part of choice **2.103 CodeOrProprietary**.*

Definition: Document type in a coded form.

Data Type: Code

*One of the following **DocumentType5Code** values must be used:*

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.

Code	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

2.105 Proprietary <Prtry>

Presence: [1..1]
This message item is part of choice 2.103 CodeOrProprietary.
Definition: Proprietary identification of the type of the remittance document.
Data Type: Max35Text
Format: maxLength: 35
minLength: 1

2.106 Issuer <Issr>

Presence: [0..1]
Definition: Identification of the issuer of the reference document type.
Data Type: Max35Text
Format: maxLength: 35
minLength: 1

2.107 Number <Nb>

Presence: [0..1]
Definition: Unique and unambiguous identification of the referred document.
Data Type: Max35Text
Format: maxLength: 35
minLength: 1

2.108 RelatedDate <RltdDt>

Presence: [0..1]
Definition: Date associated with the referred document.
Data Type: ISODate

2.109 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]
Definition: Set of elements used to provide details on the amounts of the referred document.
Type: *This message item is composed of the following RemittanceAmount1 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.110		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
2.111		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount
2.112		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
2.113		TaxAmount	<TaxAmt>	[0..1]	Amount
2.114		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
2.119		RemittedAmount	<RmtdAmt>	[0..1]	Amount

2.110 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by*
***ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount
    fractionDigits: 5
    minInclusive: 0
    totalDigits: 18
    ActiveOrHistoricCurrencyCode
    [A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount
    CurrencyAmount
    The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
    Note: The decimal separator is a dot.

    ActiveOrHistoricCurrencyCode
    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.

2.111 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..1]

Definition: Amount of money that results from the application of an agreed discount to the amount due and payable to
      the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by*
***ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount
    fractionDigits: 5
    minInclusive: 0
    totalDigits: 18
    ActiveOrHistoricCurrencyCode
    [A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount
The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode
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.

2.112 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]
Definition: Amount specified for the referred document is the amount of a credit note.
Data Type: ActiveOrHistoricCurrencyAndAmount
*This data type must be used with the following XML Attribute: **Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode**.*
Format: ActiveOrHistoricCurrencyAndAmount
    fractionDigits: 5
    minInclusive: 0
    totalDigits: 18
    ActiveOrHistoricCurrencyCode
    [A-Z]{3,3}
Rule(s): ActiveOrHistoricCurrencyAndAmount
    CurrencyAmount
    The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
    Note: The decimal separator is a dot.

    ActiveOrHistoricCurrencyCode
    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.

2.113 TaxAmount <TaxAmt>

Presence: [0..1]
Definition: Quantity of cash resulting from the calculation of the tax.
Data Type: ActiveOrHistoricCurrencyAndAmount
*This data type must be used with the following XML Attribute: **Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode**.*
Format: ActiveOrHistoricCurrencyAndAmount
    fractionDigits: 5
    minInclusive: 0
    totalDigits: 18
    ActiveOrHistoricCurrencyCode
    [A-Z]{3,3}
Rule(s): ActiveOrHistoricCurrencyAndAmount
    CurrencyAmount
    The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
    Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode
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.

2.114 AdjustmentAmountAndReason \<AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: *This message item is composed of the following* **DocumentAdjustment1** *element(s):*

Index	Or	Message Item	\<XML Tag>	Mult.	Represent./ Type
2.115		Amount	\<Amt>	[1..1]	Amount
2.116		CreditDebitIndicator	\<CdtDbtInd>	[0..1]	Code
2.117		Reason	\<Rsn>	[0..1]	Text
2.118		AdditionalInformation	\<Addtlinf>	[0..1]	Text

2.115 Amount \<Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** *which is typed by* **ActiveOrHistoricCurrencyCode**.

Format: **ActiveOrHistoricCurrencyAndAmount**
      fractionDigits: 5
      minInclusive: 0
      totalDigits: 18
      ActiveOrHistoricCurrencyCode
      [A-Z]{3,3}

Rule(s): **ActiveOrHistoricCurrencyAndAmount**
      CurrencyAmount
      The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
      Note: The decimal separator is a dot.

      ActiveOrHistoricCurrencyCode
      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.

2.116 CreditDebitIndicator \<CdtDbtInd>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following **CreditDebitCode** *values must be used:*

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

2.117 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Data Type: Max4Text

Format: maxLength: 4
minLength: 1

2.118 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.119 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount
fractionDigits: 5
minInclusive: 0
totalDigits: 18
ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount
CurrencyAmount
The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode
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.

2.120 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

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

Type: *This message item is composed of the following **CreditorReferenceInformation2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.121		Type	<Tp>	[0..1]	
2.126		Reference	<Ref>	[0..1]	Text

2.121 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: *This message item is composed of the following **CreditorReferenceType2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.122		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.125		Issuer	<Issr>	[0..1]	Text

2.122 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: *This message item is composed of one of the following **CreditorReferenceType1Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.123	{Or	Code	<Cd>	[1..1]	Code
2.124	Or}	Proprietary	<Prtry>	[1..1]	Text

2.123 Code <Cd>

Presence: [1..1]

*This message item is part of choice **2.122 CodeOrProprietary**.*

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

Data Type: Code

*One of the following **DocumentType3Code** values must be used:*

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
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.

Code	Name	Definition
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

2.124 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.122 CodeOrProprietary.

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
        minLength: 1

2.125 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
        minLength: 1

2.126 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.

Data Type: Max35Text

Format: maxLength: 35
        minLength: 1

2.127 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Type: *This message item is composed of the following PartyIdentification32 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.128 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.

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.129 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

Business Example

Narrative

ABC Corporation, New York has received three invoices:

1. An invoice with number 4562, dated 08 September 2010 from DEF Electronics, London: 10 million JPY needs to be paid to DEF Electronics account 23683707994215 with AAAA Bank, London (AAAAGB2L). ABC Corporation assigns reference ABC/4562/2010-09-08 to the payment. Payment transaction charges are shared between ABC Corporation and DEF Electronics.

2. An invoice with number ABC-13679, dated 15 September 2010 from GHI Semiconductors, Brussels: 500,000 EUR needs to be paid to GHI Semiconductors account BE30001216371411 with DDDD Bank, Belgium (DDDDBEBB). ABC Corporation assigns reference ABC/ABC-13679/2010-09-15 to the payment. The accounts receivable department of GHI Semiconductors needs to be advised when the funds have been credited on the account on telephone number +32/2/2222222. GHI Semiconductors will bear all payment transaction charges.

3. An invoice with number 987-AC, dated 27 September 2010, from their branch ABC Corporation, California: 1 million USD needs to be paid to the branch account 4895623 with BBBB Bank, San Francisco (BBBBUS66). ABC assigns a reference ABC/987-AC/2010-09-27 to the payment. Payment transaction charges are shared.

ABC Corporation holds an account 00125574999 with BBBB Bank, New York (BBBBUS33) and instructs its bank to execute payment of the invoices with a CustomerCreditTransferInitiation message.

Business Description

CustomerCreditTransferInitiation from ABC Corporation, New York to BBBBB Bank, New York:

Element	*<XMLTag>*	*Content*
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	ABC/100928/CCT001
CreationDateTime	<CreDtTm>	2010-09-28T14:07:00
NumberOfTransactions	<NbOfTxs>	3
Controlsum	<CtrlSum>	11500000
InitiatingParty	<InitgPty>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
PostCode	<PstCd>	NY 10036
TownName	<TwnNm>	New York
Country	<Ctry>	US
PaymentInformation	<PmtInf>	
PaymentInformationIdentification	<PmtInfId>	ABC/086
PaymentMethod	<PmtMtd>	TRF
BatchBooking	<BtchBookg>	FALSE
RequestedExecutionDate	<ReqdExctnDt>	2010-09-29
Debtor	<Dbtr>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
PostCode	<PstCd>	NY 10036
TownName	<TwnNm>	New York
Country	<Ctry>	US
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	00125574999
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS33
CreditTransferTransactionInformation	<CdtTrfTxInf>	

PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	ABC/100928/CCT001/1
EndToEndIdentification	<EndToEndId>	ABC/4562/2010-09-08
Amount	<Amt>	
InstructedAmount	<InstAmt>	JPY 10000000
ChargeBearer	<ChrgBr>	SHAR
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAGB2L
Creditor	<Cdtr>	
Name	<Nm>	DEF Electronics
PostalAddress	<PstlAdr>	
AddressLine	<AdrLine>	Corn Exchange 5th Floor
AddressLine	<AdrLine>	Mark Lane 55
AddressLine	<AdrLine>	EC3R7NE London
AddressLine	<AdrLine>	GB
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	23683707994215
Purpose	<Purp>	
Code	<Cd>	GDDS
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<Type>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	CINV
Number	<Nb>	4562
RelatedDate	<Dt>	2010-09-08
CreditTransferTransactionInformation	**<CdtTrfTxInf>**	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	ABC/100928/CCT001/2
EndToEndIdentification	<EndToEndId>	ABC/ABC-13679/2010-09-15
Amount	<Amt>	
InstructedAmount	<InstdAmt>	EUR 500000
ChargeBearer	<ChrgBr>	CRED

CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDDBEBB
Creditor	<Cdtr>	
Name	<Nm>	GHI Semiconductors
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Avenue Brugmann
BuildingNumber	<BldgNb>	415
PostCode	<PstCd>	1180
TownName	<TwnNm>	Brussels
Country	<Ctry>	BE
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	BE30001216371411
InstructionForCreditorAgent	<InstrForCdtrAgt>	
Code	<Cd>	PHOB
InstructionInformation	<InstrInf>	+32/2/2222222
Purpose	<Purp>	
Code	<Cd>	GDDS
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<RfrdDocType>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	CINV
Number	<Nb>	ABC-13679
RelatedDate	<RltdDt>	2010-09-15
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	ABC/100928/CCT001/3
EndToEndIdentification	<EndToEndId>	ABC/987-AC/2010-09-27
Amount	<Amt>	
InstructedAmount	<InstdAmt>	USD 1.000.000
ChargeBearer	<ChrgBr>	SHAR
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS66

Creditor	<Cdtr>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
Department	<Dept>	Treasury department
StreetName	<StrtNm>	Bush Street
BuildingNumber	<BldgNb>	13
PostCode	<PstCd>	CA 94108
TownName	<TwnNm>	San Francisco
Country	<Ctry>	US
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	4895623
Purpose	<Purp>	
Code	<Cd>	INTC
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<Type>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	CINV
Number	<Nb>	987-AC
RelatedDate	<RltdDt>	2010-09-27

XML Instance

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<CstmrCdtTrfInitn>
    <GrpHdr>
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      <CreDtTm>2009-09-28T14:07:00</CreDtTm>
      <NbOfTxs>3</NbOfTxs>
      <CtrlSum>11500000</CtrlSum>
      <InitgPty>
        <Nm>ABC Corporation</Nm>
        <PstlAdr>
          <StrtNm>Times Square</StrtNm>
          <BldgNb>7</BldgNb>
          <PstCd>NY 10036</PstCd>
          <TwnNm>New York</TwnNm>
          <Ctry>US</Ctry>
        </PstlAdr>
      </InitgPty>
    </GrpHdr>
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<PmtInf>
  <PmtInfId>ABC/086</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <BtchBookg>false</BtchBookg>
  <ReqdExctnDt>2009-09-29</ReqdExctnDt>
  <Dbtr>
    <Nm>ABC Corporation</Nm>
    <PstlAdr>
      <StrtNm>Times Square</StrtNm>
      <BldgNb>7</BldgNb>
      <PstCd>NY 10036</PstCd>
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    <Id>
      <Othr>
        <Id>00125574999</Id>
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    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BBBBUS33</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>ABC/090928/CCT001/01</InstrId>
      <EndToEndId>ABC/4562/2009-09-08</EndToEndId>
    </PmtId>
    <Amt>
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    </Amt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtrAgt>
      <FinInstnId>
        <BIC>AAAAGB2L</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>DEF Electronics</Nm>
      <PstlAdr>
        <AdrLine>Corn Exchange 5th Floor</AdrLine>
        <AdrLine>Mark Lane 55</AdrLine>
        <AdrLine>EC3R7NE London</AdrLine>
        <AdrLine>GB</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
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