ISO 20022

Account Switching - Maintenance 2023 - 2024

Message Definition Report - Part 2

Approved by the Payments SEG on 08 January 2024

This document provides details of the Message Definitions for Account Switching - Maintenance 2023 - 2024.

March 2024

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1 Message Set Overview

Introduction

This document describes the Account Switching message set. It includes the new version of the MessageDefinitions that have been added as part of the maintenance cycle 2023-2024 (See MCR #234) and approved by the Payments Standards Evaluation Group on 08 January 2024.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
acmt.027.001.05 AccountSwitchInformationRequestV05	The AccountSwitchInformationRequest message is sent by the new account servicer to the account servicer which previously held the account to initiate the account switch process. It provides information sufficient for the old account servicer to identify the old account and validate the account parties. The new account servicer is able to inform the old bank of the maximum funding the new account will provide to settle a negative closing balance and the proposed balance transfer window.
acmt.028.001.05 AccountSwitchInformationResponseV05	The AccountSwitchInformationResponse message is sent by the account servicer that previously held the account to the new account servicer to signal whether the account owner's account can be switched and to pass details of payment arrangements to be transferred to the new account servicer if the account may be switched. Confirmation of the balance transfer window is permitted by the old account servicer.
acmt.029.001.05 AccountSwitchCancelExistingPaymentV05	The AccountSwitchCancelExistingPayment message is sent by the new account servicer to the previous account servicer to identify which payment arrangements are to be cancelled on the account owner's account and when they are to be cancelled. This message is used during a partial switch of the account and may be sent multiple times to allow for the account parties to transfer different payment arrangements at different times during the switch.
acmt.030.001.04 AccountSwitchRequestRedirectionV04	The AccountSwitchRequestRedirection message is sent by the new account servicer to a central account switch servicer to set up the redirection of payment and collection transactions that are processed after completion of the account switch. It is routed to the previous account servicer to signal that it should schedule the cancellation of all payment arrangements on the old account. This message may also be used by the new bank to amend the new account details, if the details previously provided were incorrect.
acmt.031.001.05 AccountSwitchRequestBalanceTransferV05	The AccountSwitchRequestBalanceTransfer message is sent by the new account servicer to the account servicer which previously held the account to request the transfer of the closing balance. This may be addressed to the new account or an alternate account nominated by the new account servicer.
acmt.032.001.05	The AccountSwitchBalanceTransferAcknowledgement message is sent by the previous account servicer to

MessageDefinition	Definition
AccountSwitchBalanceTransferAcknowledgementV05	the new account servicer in response to the AccountSwitchRequestBalanceTransfer message. It confirms the status of the old account and the balance of the account on closure. In the case of a negative closing balance, the old account servicer provides details of the nominated account to which payment should be made from the new account servicer.
acmt.033.001.02 AccountSwitchNotifyAccountSwitchCompleteV02	The AccountSwitchNotifyAccountSwitchComplete message is sent by the new account servicer to a central account switch servicer to signal that it has completed the account switch.
acmt.034.001.05 AccountSwitchRequestPaymentV05	The AccountSwitchRequestPayment message is sent by the old account servicer to the new account servicer after the completion of the account switch to request the transfer of funds for a payment that the previous account servicer has had to make from the old account (for example: the settlement of a card transaction that was authorised offline).
acmt.035.001.02 AccountSwitchPaymentResponseV02	The AccountSwitchPaymentResponse message is sent by the new account servicer to the old account servicer to confirm whether it will make the requested payment in a request payment message. The AccountSwitchPaymentResponse message is only used to respond to a AccountSwitchRequestPayment message.
acmt.036.001.01 AccountSwitchTerminationSwitchV01	The AccountSwitchTerminationSwitch message is sent by the new account servicer to the account switch servicer to signal that the account switch must be stopped. The AccountSwitchTerminationSwitch message is only used in exception after the new account servicer has received an AccountSwitchInformationResponse message.
acmt.037.001.02 AccountSwitchTechnicalRejectionV02	The AccountSwitchTechnicalRejection message is sent by the account switch servicer to the new account servicer when it has not been able to validate a previously sent message.

2   acmt.027.001.05 AccountSwitchInformationRequestV05

2.1   MessageDefinition Functionality

The AccountSwitchInformationRequest message is sent by the new account servicer to the account servicer which previously held the account to initiate the account switch process. It provides information sufficient for the old account servicer to identify the old account and validate the account parties. The new account servicer is able to inform the old bank of the maximum funding the new account will provide to settle a negative closing balance and the proposed balance transfer window.

Outline

The AccountSwitchInformationRequestV05 MessageDefinition is composed of 6 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch.

C. NewAccount

Account servicer holding the account to which the switch will be made. That is, the acquiring account servicer.

D. OldAccount

Account held at the old account servicer being switched to the new account servicer.

E. BalanceTransfer

Information that enables the receiving account servicer to reconcile the payment with the request.

F. SupplementaryData

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

2.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwtchInfReq>	[1..1]			
	MessageIdentification *<MsgId>*	[1..1]	±		17
	AccountSwitchDetails *<AcctSwtchDtls>*	[1..1]			18
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		18
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		18
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		18
	SwitchDate *<SwtchDt>*	[0..1]	Date		18
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		19
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		19
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		20
	Response *<Rspn>*	[0..*]	±		20
	NewAccount *<NewAcct>*	[1..1]			21
	Account *<Acct>*	[1..1]		C12, C10	23
	Identification *<Id>*	[0..1]	±		24
	Type *<Tp>*	[0..1]	±		24
	Currency *<Ccy>*	[0..1]	CodeSet	C2	25
	Name *<Nm>*	[0..1]	Text		25
	Proxy *<Prxy>*	[0..1]	±		25
	Owner *<Ownr>*	[0..1]	±		26
	Servicer *<Svcr>*	[0..1]	±		26
	AccountParty *<AcctPty>*	[1..*]			27
	CurrentName *<CurNm>*	[1..1]	±		28
	PreviousName *<PrvsNm>*	[0..*]	±		29
	Gender *<Gndr>*	[0..1]	CodeSet		29
	Language *<Lang>*	[0..1]	CodeSet	C21	30
	BirthDate *<BirthDt>*	[0..1]	Date		30
	CountryOfBirth *<CtryOfBirth>*	[0..1]	CodeSet	C6	30
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		30
	CityOfBirth *<CityOfBirth>*	[0..1]	Text		30

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxationCountry <*TaxtnCtry*>	[0..1]	CodeSet	C6	30
	CountryAndResidentialStatus <*CtryAndResdtlSts*>	[0..1]	±		31
	SocialSecurityNumber <*SclSctyNb*>	[0..1]	Text		31
	PostalAddress <*PstlAdr*>	[0..*]	±		31
	CitizenshipInformation <*CtznshInf*>	[0..*]			32
	Nationality <*Ntlty*>	[1..1]	CodeSet	C22	33
	MinorIndicator <*MnrInd*>	[0..1]	Indicator		33
	StartDate <*StartDt*>	[0..1]	Date		33
	EndDate <*EndDt*>	[0..1]	Date		33
	PrimaryCommunicationAddress <*PmryComAdr*>	[0..1]	±		33
	SecondaryCommunicationAddress <*ScndryComAdr*>	[0..1]	±		34
	OtherIdentification <*OthrId*>	[0..*]	±		34
	OtherDetails <*OthrDtls*>	[0..*]			35
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		35
	Code <*Cd*>	[1..1]	Text		35
	Proprietary <*Prtry*>	[0..1]	Text		36
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		36
	StartDate <*StartDt*>	[0..1]	Date		36
	Description <*Desc*>	[0..1]	Text		36
	Organisation <*Org*>	[0..1]			36
	FullLegalName <*FullLglNm*>	[1..1]	Text		37
	TradingName <*TradgNm*>	[0..1]	Text		37
	OrganisationLegalStatus <*OrgLglSts*>	[0..1]	CodeSet		37
	EstablishedDate <*EstblishdDt*>	[0..1]	Date		38
	RegistrationNumber <*RegnNb*>	[0..1]	Text		38
	RegistrationCountry <*RegnCtry*>	[0..1]	CodeSet	C6	38
	RegistrationDate <*RegnDt*>	[0..1]	Date		39
	TaxationIdentificationNumber <*TaxtnIdNb*>	[0..1]	Text		39
	TaxationCountry <*TaxtnCtry*>	[0..1]	CodeSet	C6	39
	CountryOfOperation <*CtryOfOpr*>	[0..1]	CodeSet	C6	39
	BoardResolutionIndicator <*BrdRsltnInd*>	[0..1]	Indicator		39

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	BusinessAddress <*BizAdr*>	[0..1]	±		40
	OperationalAddress <*OprlAdr*>	[0..1]	±		40
	LegalAddress <*LglAdr*>	[0..1]	±		41
	RepresentativeOfficer <*RprtvOffcr*>	[0..*]	±		42
	TreasuryManager <*TrsrMgr*>	[0..1]	±		43
	MainMandateHolder <*MainMndtHldr*>	[0..*]	±		44
	Sender <*Sndr*>	[0..*]	±		45
	OldAccount <*OdAcct*>	[1..1]		C12, C10	46
	Identification <*Id*>	[0..1]	±		47
	Type <*Tp*>	[0..1]	±		47
	Currency <*Ccy*>	[0..1]	CodeSet	C2	48
	Name <*Nm*>	[0..1]	Text		48
	Proxy <*Prxy*>	[0..1]	±		48
	Owner <*Ownr*>	[0..1]	±		49
	Servicer <*Svcr*>	[0..1]	±		50
	BalanceTransfer <*BalTrf*>	[0..*]			50
	BalanceTransferReference <*BalTrfRef*>	[0..1]			57
	BalanceTransferReference <*BalTrfRef*>	[1..1]	Text		57
	BalanceTransferMethod <*BalTrfMtd*>	[0..1]			57
{Or	**Credit** <*Cdt*>	[1..1]		C14, C15, C16, C19, C20	64
	PaymentIdentification <*PmtId*>	[1..1]	±		68
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		68
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		69
	Amount <*Amt*>	[1..1]	Amount	C1, C7	69
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		70
	ChequeInstruction <*ChqInstr*>	[0..1]		C5	70
	ChequeType <*ChqTp*>	[0..1]	CodeSet		71
	ChequeNumber <*ChqNb*>	[0..1]	Text		72
	ChequeFrom <*ChqFr*>	[0..1]			72

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		72
	Address <*Adr*>	[1..1]	±		73
	DeliveryMethod <*DlvryMtd*>	[0..1]			73
{Or	**Code** <*Cd*>	[1..1]	CodeSet		74
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		74
	DeliverTo <*DlvrTo*>	[0..1]			74
	Name <*Nm*>	[1..1]	Text		75
	Address <*Adr*>	[1..1]	±		75
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		75
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		76
	FormsCode <*FrmsCd*>	[0..1]	Text		76
	MemoField <*MemoFld*>	[0..2]	Text		76
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		76
	PrintLocation <*PrtLctn*>	[0..1]	Text		76
	Signature <*Sgntr*>	[0..5]	Text		76
	Frequency <*Frqcy*>	[0..1]			76
	Sequence <*Seq*>	[0..1]	Text		77
	StartDate <*StartDt*>	[1..1]	Date		77
	EndPointChoice <*EndPtChc*>	[1..1]			77
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		77
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		77
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		78
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		78
	TransferInstruction <*TrfInstr*>	[0..1]			78
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		78
	Code <*Cd*>	[1..1]	Text		79
	Proprietary <*Prtry*>	[0..1]	Text		79
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		79
	StartDate <*StartDt*>	[0..1]	Date		79
	Description <*Desc*>	[0..1]	Text		79
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		79

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		80
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		81
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		82
	CreditorAgent <*CdtrAgt*>	[1..1]	±		83
	Creditor <*Cdtr*>	[0..1]	±		84
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	84
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		85
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		86
	Purpose <*Purp*>	[0..1]	±		87
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		87
	Tax <*Tax*>	[0..1]			88
	Creditor <*Cdtr*>	[0..1]	±		90
	Debtor <*Dbtr*>	[0..1]	±		90
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		90
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		91
	ReferenceNumber <*RefNb*>	[0..1]	Text		91
	Method <*Mtd*>	[0..1]	Text		91
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	91
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	92
	Date <*Dt*>	[0..1]	Date		92
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		92
	Record <*Rcrd*>	[0..*]			92
	Type <*Tp*>	[0..1]	Text		93
	Category <*Ctgy*>	[0..1]	Text		93
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		93
	DebtorStatus <*DbtrSts*>	[0..1]	Text		94
	CertificateIdentification <*CertId*>	[0..1]	Text		94
	FormsCode <*FrmsCd*>	[0..1]	Text		94
	Period <*Prd*>	[0..1]			94
	Year <*Yr*>	[0..1]	Year		94
	Type <*Tp*>	[0..1]	CodeSet		94

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromToDate <*FrToDt*>	[0..1]	±		95
	TaxAmount <*TaxAmt*>	[0..1]			96
	Rate <*Rate*>	[0..1]	Rate		96
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	96
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	96
	Details <*Dtls*>	[0..*]			97
	Period <*Prd*>	[0..1]			97
	Year <*Yr*>	[0..1]	Year		97
	Type <*Tp*>	[0..1]	CodeSet		98
	FromToDate <*FrToDt*>	[0..1]	±		98
	Amount <*Amt*>	[1..1]	Amount	C2, C8	99
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		99
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			99
	RemittanceIdentification <*RmtId*>	[0..1]	Text		100
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		100
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		100
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			101
	Name <*Nm*>	[1..1]	Text		101
	Address <*Adr*>	[1..1]	±		101
	RemittanceInformation <*RmtInf*>	[0..1]	±		102
Or}	**Debit** <*Dbt*>	[1..1]		C14, C15, C16, C19, C20	102
	PaymentIdentification <*PmtId*>	[1..1]	±		107
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		107
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		108
	Amount <*Amt*>	[1..1]	Amount	C1, C7	108
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		109
	ChequeInstruction <*ChqInstr*>	[0..1]		C5	109
	ChequeType <*ChqTp*>	[0..1]	CodeSet		110
	ChequeNumber <*ChqNb*>	[0..1]	Text		111

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ChequeFrom *<ChqFr>*	[0..1]			111
	Name *<Nm>*	[1..1]	Text		111
	Address *<Adr>*	[1..1]	±		112
	DeliveryMethod *<DlvryMtd>*	[0..1]			112
{Or	**Code** *<Cd>*	[1..1]	CodeSet		113
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		113
	DeliverTo *<DlvrTo>*	[0..1]			113
	Name *<Nm>*	[1..1]	Text		114
	Address *<Adr>*	[1..1]	±		114
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		114
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		115
	FormsCode *<FrmsCd>*	[0..1]	Text		115
	MemoField *<MemoFld>*	[0..2]	Text		115
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		115
	PrintLocation *<PrtLctn>*	[0..1]	Text		115
	Signature *<Sgntr>*	[0..5]	Text		115
	Frequency *<Frqcy>*	[0..1]			115
	Sequence *<Seq>*	[0..1]	Text		116
	StartDate *<StartDt>*	[1..1]	Date		116
	EndPointChoice *<EndPtChc>*	[1..1]			116
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		116
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		116
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		117
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		117
	TransferInstruction *<TrfInstr>*	[0..1]			117
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		117
	Code *<Cd>*	[1..1]	Text		118
	Proprietary *<Prtry>*	[0..1]	Text		118
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		118
	StartDate *<StartDt>*	[0..1]	Date		118
	Description *<Desc>*	[0..1]	Text		118

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		118
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		119
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		120
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		121
	CreditorAgent <*CdtrAgt*>	[1..1]	±		122
	Creditor <*Cdtr*>	[0..1]	±		123
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	123
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		124
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		125
	Purpose <*Purp*>	[0..1]	±		126
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		126
	Tax <*Tax*>	[0..1]			127
	Creditor <*Cdtr*>	[0..1]	±		129
	Debtor <*Dbtr*>	[0..1]	±		129
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		129
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		130
	ReferenceNumber <*RefNb*>	[0..1]	Text		130
	Method <*Mtd*>	[0..1]	Text		130
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	130
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	131
	Date <*Dt*>	[0..1]	Date		131
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		131
	Record <*Rcrd*>	[0..*]			131
	Type <*Tp*>	[0..1]	Text		132
	Category <*Ctgy*>	[0..1]	Text		132
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		132
	DebtorStatus <*DbtrSts*>	[0..1]	Text		133
	CertificateIdentification <*CertId*>	[0..1]	Text		133
	FormsCode <*FrmsCd*>	[0..1]	Text		133
	Period <*Prd*>	[0..1]			133
	Year <*Yr*>	[0..1]	Year		133

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	CodeSet		133
	FromToDate <*FrToDt*>	[0..1]	±		134
	TaxAmount <*TaxAmt*>	[0..1]			135
	Rate <*Rate*>	[0..1]	Rate		135
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	135
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	135
	Details <*Dtls*>	[0..*]			136
	Period <*Prd*>	[0..1]			136
	Year <*Yr*>	[0..1]	Year		136
	Type <*Tp*>	[0..1]	CodeSet		137
	FromToDate <*FrToDt*>	[0..1]	±		137
	Amount <*Amt*>	[1..1]	Amount	C2, C8	138
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		138
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			138
	RemittanceIdentification <*RmtId*>	[0..1]	Text		139
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		139
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		139
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			140
	Name <*Nm*>	[1..1]	Text		140
	Address <*Adr*>	[1..1]	±		140
	RemittanceInformation <*RmtInf*>	[0..1]	±		141
	BalanceTransferFundingLimit <*BalTrfFndgLmt*>	[0..1]			142
	CurrencyAmount <*CcyAmt*>	[1..1]	Amount	C1, C7	142
	SupplementaryData <*SplmtryData*>	[0..*]	±	C18	142

2.3   Constraints

C1   ActiveCurrency

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

C2   **ActiveOrHistoricCurrency**

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

C3   **AnyBIC**

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

C4   **BICFI**

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

C5   **ChequeMaturityDateRule**

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

C6   **Country**

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

C7   **CurrencyAmount**

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

Note: The decimal separator is a dot.

C8   **CurrencyAmount**

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

Note: The decimal separator is a dot.

C9   **IBAN**

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

C10   **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C11   **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C12   **IdentificationOrProxyPresenceRule**

Identification must be present or proxy must be present.

C13   **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

C14   **InstructionForCreditorAgentRule**

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

C15   **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C16   **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17   **RemittanceAmountAndTypeGuideline**

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C18   **SupplementaryDataRule**

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

C19   **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C20   **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

C21   **ValidationByTable**

Must be a valid terrestrial language.

C22   **ValidationByTable**

Must be a valid nationality.

2.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1   MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

2.4.2   AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <*UnqRefNb*>	[1..1]	Text		18
	RoutingUniqueReferenceNumber <*RtgUnqRefNb*>	[1..1]	Text		18
	SwitchReceivedDateTime <*SwtchRcvdDtTm*>	[0..1]	DateTime		18
	SwitchDate <*SwtchDt*>	[0..1]	Date		18
	SwitchType <*SwtchTp*>	[1..1]	CodeSet		19
	SwitchStatus <*SwtchSts*>	[0..1]	CodeSet		19
	BalanceTransferWindow <*BalTrfWndw*>	[0..1]	CodeSet		20
	Response <*Rspn*>	[0..*]	±		20

2.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

2.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

2.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

2.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

2.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

2.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection.

CodeName	Name	Definition
		Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

2.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

2.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see <u>"ResponseDetails1" on page 706</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ResponseCode *<RspnCd>*	[1..1]	Text		706
	AdditionalDetails *<AddtlDtls>*	[0..1]	Text		706

2.4.3 NewAccount <NewAcct>

Presence: [1..1]

Definition: Account servicer holding the account to which the switch will be made. That is, the acquiring account servicer.

NewAccount <NewAcct> contains the following **NewAccount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Account <Acct>	[1..1]		C12, C10	23
	Identification <Id>	[0..1]	±		24
	Type <Tp>	[0..1]	±		24
	Currency <Ccy>	[0..1]	CodeSet	C2	25
	Name <Nm>	[0..1]	Text		25
	Proxy <Prxy>	[0..1]	±		25
	Owner <Ownr>	[0..1]	±		26
	Servicer <Svcr>	[0..1]	±		26
	AccountParty <AcctPty>	[1..*]			27
	CurrentName <CurNm>	[1..1]	±		28
	PreviousName <PrvsNm>	[0..*]	±		29
	Gender <Gndr>	[0..1]	CodeSet		29
	Language <Lang>	[0..1]	CodeSet	C21	30
	BirthDate <BirthDt>	[0..1]	Date		30
	CountryOfBirth <CtryOfBirth>	[0..1]	CodeSet	C6	30
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		30
	CityOfBirth <CityOfBirth>	[0..1]	Text		30
	TaxationCountry <TaxtnCtry>	[0..1]	CodeSet	C6	30
	CountryAndResidentialStatus <CtryAndResdtlSts>	[0..1]	±		31
	SocialSecurityNumber <SclSctyNb>	[0..1]	Text		31
	PostalAddress <PstlAdr>	[0..*]	±		31
	CitizenshipInformation <CtznshInf>	[0..*]			32
	Nationality <Ntlty>	[1..1]	CodeSet	C22	33
	MinorIndicator <MnrInd>	[0..1]	Indicator		33
	StartDate <StartDt>	[0..1]	Date		33
	EndDate <EndDt>	[0..1]	Date		33
	PrimaryCommunicationAddress <PmryComAdr>	[0..1]	±		33
	SecondaryCommunicationAddress <ScndryComAdr>	[0..1]	±		34
	OtherIdentification <OthrId>	[0..*]	±		34
	OtherDetails <OthrDtls>	[0..*]			35

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		35
	Code *<Cd>*	[1..1]	Text		35
	Proprietary *<Prtry>*	[0..1]	Text		36
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		36
	StartDate *<StartDt>*	[0..1]	Date		36
	Description *<Desc>*	[0..1]	Text		36
	Organisation *<Org>*	[0..1]			36
	FullLegalName *<FullLglNm>*	[1..1]	Text		37
	TradingName *<TradgNm>*	[0..1]	Text		37
	OrganisationLegalStatus *<OrgLglSts>*	[0..1]	CodeSet		37
	EstablishedDate *<EstblishdDt>*	[0..1]	Date		38
	RegistrationNumber *<RegnNb>*	[0..1]	Text		38
	RegistrationCountry *<RegnCtry>*	[0..1]	CodeSet	C6	38
	RegistrationDate *<RegnDt>*	[0..1]	Date		39
	TaxationIdentificationNumber *<TaxtnIdNb>*	[0..1]	Text		39
	TaxationCountry *<TaxtnCtry>*	[0..1]	CodeSet	C6	39
	CountryOfOperation *<CtryOfOpr>*	[0..1]	CodeSet	C6	39
	BoardResolutionIndicator *<BrdRsltnInd>*	[0..1]	Indicator		39
	BusinessAddress *<BizAdr>*	[0..1]	±		40
	OperationalAddress *<OprlAdr>*	[0..1]	±		40
	LegalAddress *<LglAdr>*	[0..1]	±		41
	RepresentativeOfficer *<RprtvOffcr>*	[0..*]	±		42
	TreasuryManager *<TrsrMgr>*	[0..1]	±		43
	MainMandateHolder *<MainMndtHldr>*	[0..*]	±		44
	Sender *<Sndr>*	[0..*]	±		45

2.4.3.1 Account <Acct>

Presence: [1..1]

Definition: Details of the new account.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

Account <Acct> contains the following **CashAccount43** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		24
	Type <Tp>	[0..1]	±		24
	Currency <Ccy>	[0..1]	CodeSet	C2	25
	Name <Nm>	[0..1]	Text		25
	Proxy <Prxy>	[0..1]	±		25
	Owner <Ownr>	[0..1]	±		26
	Servicer <Svcr>	[0..1]	±		26

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or proxy must be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

2.4.3.1.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 624 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C21	624
Or}	Other <Othr>	[1..1]	±		625

2.4.3.1.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		620
Or}	Proprietary *<Prtry>*	[1..1]	Text		620

2.4.3.1.3 Currency <Ccy>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 710

Constraints

- **ActiveOrHistoricCurrency**

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

2.4.3.1.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 732

2.4.3.1.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			623
{Or	Code *<Cd>*	[1..1]	CodeSet		624
Or}	Proprietary *<Prtry>*	[1..1]	Text		624
	Identification *<Id>*	[1..1]	Text		624

2.4.3.1.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

2.4.3.1.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

2.4.3.2 AccountParty <AcctPty>

Presence: [1..*]

Definition: Party or parties to be identified in the context of account operations.

AccountParty <AcctPty> contains the following **IndividualPerson44** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CurrentName <*CurNm*>	[1..1]	±		28
	PreviousName <*PrvsNm*>	[0..*]	±		29
	Gender <*Gndr*>	[0..1]	CodeSet		29
	Language <*Lang*>	[0..1]	CodeSet	C21	30
	BirthDate <*BirthDt*>	[0..1]	Date		30
	CountryOfBirth <*CtryOfBirth*>	[0..1]	CodeSet	C6	30
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		30
	CityOfBirth <*CityOfBirth*>	[0..1]	Text		30
	TaxationCountry <*TaxtnCtry*>	[0..1]	CodeSet	C6	30
	CountryAndResidentialStatus <*CtryAndResdtlSts*>	[0..1]	±		31
	SocialSecurityNumber <*SclSctyNb*>	[0..1]	Text		31
	PostalAddress <*PstlAdr*>	[0..*]	±		31
	CitizenshipInformation <*CtznshInf*>	[0..*]			32
	Nationality <*Ntlty*>	[1..1]	CodeSet	C22	33
	MinorIndicator <*MnrInd*>	[0..1]	Indicator		33
	StartDate <*StartDt*>	[0..1]	Date		33
	EndDate <*EndDt*>	[0..1]	Date		33
	PrimaryCommunicationAddress <*PmryComAdr*>	[0..1]	±		33
	SecondaryCommunicationAddress <*ScndryComAdr*>	[0..1]	±		34
	OtherIdentification <*OthrId*>	[0..*]	±		34
	OtherDetails <*OthrDtls*>	[0..*]			35
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		35
	Code <*Cd*>	[1..1]	Text		35
	Proprietary <*Prtry*>	[0..1]	Text		36
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		36
	StartDate <*StartDt*>	[0..1]	Date		36
	Description <*Desc*>	[0..1]	Text		36

2.4.3.2.1 CurrentName <CurNm>

Presence: [1..1]

Definition: Current name used.

CurrentName <CurNm> contains the following elements (see "IndividualPersonNameLong2" on page 655 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		655
	Surname *<Srnm>*	[1..1]	Text		655
	GivenName *<GvnNm>*	[0..1]	Text		656
	MiddleName *<MddlNm>*	[0..1]	Text		656
	Initials *<Initls>*	[0..1]	Text		656
	NameSuffix *<NmSfx>*	[0..1]	Text		656
	Name *<Nm>*	[0..1]	Text		656
	StartDate *<StartDt>*	[0..1]	Date		656
	EndDate *<EndDt>*	[0..1]	Date		656

2.4.3.2.2 PreviousName <PrvsNm>

Presence: [0..*]

Definition: Previous name used.

PreviousName <PrvsNm> contains the following elements (see "IndividualPersonNameLong2" on page 655 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		655
	Surname *<Srnm>*	[1..1]	Text		655
	GivenName *<GvnNm>*	[0..1]	Text		656
	MiddleName *<MddlNm>*	[0..1]	Text		656
	Initials *<Initls>*	[0..1]	Text		656
	NameSuffix *<NmSfx>*	[0..1]	Text		656
	Name *<Nm>*	[0..1]	Text		656
	StartDate *<StartDt>*	[0..1]	Date		656
	EndDate *<EndDt>*	[0..1]	Date		656

2.4.3.2.3 Gender <Gndr>

Presence: [0..1]

Definition: Specifies the gender of the person.

Datatype: "Gender1Code" on page 718

CodeName	Name	Definition
FEMA	Female	Individual is a female.

CodeName	Name	Definition
MALE	Male	Individual is a male.

2.4.3.2.4 Language <Lang>

Presence: [0..1]

Definition: Language in which a person communicates.

Impacted by: C21 "ValidationByTable"

Datatype: "LanguageCode" on page 719

Constraints

- **ValidationByTable**

  Must be a valid terrestrial language.

2.4.3.2.5 BirthDate <BirthDt>

Presence: [0..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 725

2.4.3.2.6 CountryOfBirth <CtryOfBirth>

Presence: [0..1]

Definition: Country where a person was born.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 713

Constraints

- **Country**

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

2.4.3.2.7 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 731

2.4.3.2.8 CityOfBirth <CityOfBirth>

Presence: [0..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 731

2.4.3.2.9 TaxationCountry <TaxtnCtry>

Presence: [0..1]

Definition: Country of taxation of an individual person.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 713

Constraints

• **Country**

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

2.4.3.2.10 CountryAndResidentialStatus <CtryAndResdtlSts>

Presence: [0..1]

Definition: Country and residential status of an individual, for example, non-permanent resident.

CountryAndResidentialStatus <CtryAndResdtlSts> contains the following elements (see "CountryAndResidentialStatusType1" on page 651 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Country *<Ctry>*	[1..1]	CodeSet	C18	651
	ResidentialStatus *<ResdtlSts>*	[1..1]	CodeSet		651

2.4.3.2.11 SocialSecurityNumber <SclSctyNb>

Presence: [0..1]

Definition: Government identification for its citizens.

Datatype: "Max35Text" on page 731

2.4.3.2.12 PostalAddress <PstlAdr>

Presence: [0..*]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			658
{Or	Code <Cd>	[1..1]	CodeSet		659
Or}	Proprietary <Prtry>	[1..1]	±		659
	CareOf <CareOf>	[0..1]	Text		659
	Department <Dept>	[0..1]	Text		659
	SubDepartment <SubDept>	[0..1]	Text		660
	StreetName <StrtNm>	[0..1]	Text		660
	BuildingNumber <BldgNb>	[0..1]	Text		660
	BuildingName <BldgNm>	[0..1]	Text		660
	Floor <Flr>	[0..1]	Text		660
	UnitNumber <UnitNb>	[0..1]	Text		660
	PostBox <PstBx>	[0..1]	Text		660
	Room <Room>	[0..1]	Text		660
	PostCode <PstCd>	[0..1]	Text		661
	TownName <TwnNm>	[0..1]	Text		661
	TownLocationName <TwnLctnNm>	[0..1]	Text		661
	DistrictName <DstrctNm>	[0..1]	Text		661
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		661
	Country <Ctry>	[0..1]	CodeSet	C18	661
	AddressLine <AdrLine>	[0..7]	Text		661

2.4.3.2.13 CitizenshipInformation <CtznshInf>

Presence: [0..*]

Definition: Information about a citizen.

CitizenshipInformation <CtznshInf> contains the following **CitizenshipInformation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Nationality <Ntlty>	[1..1]	CodeSet	C22	33
	MinorIndicator <MnrInd>	[0..1]	Indicator		33
	StartDate <StartDt>	[0..1]	Date		33
	EndDate <EndDt>	[0..1]	Date		33

2.4.3.2.13.1 Nationality <Ntlty>

Presence: [1..1]

Definition: Specifies the country where a person was born or is legally accepted as belonging to the country.

Impacted by: C22 "ValidationByTable"

Datatype: "NationalityCode" on page 719

Constraints

- **ValidationByTable**

  Must be a valid nationality.

2.4.3.2.13.2 MinorIndicator <MnrInd>

Presence: [0..1]

Definition: Indicates whether the person is a legal minor. It may depend on the nationality, the domicile country or the transaction in which the person is involved.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

- *Meaning When True:* Yes

- *Meaning When False:* No

2.4.3.2.13.3 StartDate <StartDt>

Presence: [0..1]

Definition: Date of the commencement of citizenship.

Datatype: "ISODate" on page 725

2.4.3.2.13.4 EndDate <EndDt>

Presence: [0..1]

Definition: Date of the end of citizenship.

Datatype: "ISODate" on page 725

2.4.3.2.14 PrimaryCommunicationAddress <PmryComAdr>

Presence: [0..1]

Definition: Address for the primary contact.

PrimaryCommunicationAddress <PmryComAdr> contains the following elements (see "CommunicationAddress3" on page 657 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Email *<Email>*	[0..1]	Text		657
	Phone *<Phne>*	[0..1]	Text		657
	Mobile *<Mob>*	[0..1]	Text		657
	FaxNumber *<FaxNb>*	[0..1]	Text		657
	TelexAddress *<TlxAdr>*	[0..1]	Text		657
	URLAddress *<URLAdr>*	[0..1]	Text		658

2.4.3.2.15 SecondaryCommunicationAddress <ScndryComAdr>

Presence: [0..1]

Definition: Communication device number or electronic address used for communication to an alternate address.

SecondaryCommunicationAddress <ScndryComAdr> contains the following elements (see "CommunicationAddress3" on page 657 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Email *<Email>*	[0..1]	Text		657
	Phone *<Phne>*	[0..1]	Text		657
	Mobile *<Mob>*	[0..1]	Text		657
	FaxNumber *<FaxNb>*	[0..1]	Text		657
	TelexAddress *<TlxAdr>*	[0..1]	Text		657
	URLAddress *<URLAdr>*	[0..1]	Text		658

2.4.3.2.16 OtherIdentification <OthrId>

Presence: [0..*]

Definition: Other type of identification.

OtherIdentification <OthrId> contains the following elements (see <u>"GenericIdentification44" on page 636</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		636
	Type *<Tp>*	[1..1]			636
{Or	Code *<Cd>*	[1..1]	CodeSet		636
Or}	Proprietary *<Prtry>*	[1..1]	±		637
	Issuer *<Issr>*	[0..1]	Text		637
	IssueDate *<IsseDt>*	[0..1]	Date		637
	ExpiryDate *<XpryDt>*	[0..1]	Date		638

2.4.3.2.17 OtherDetails <OthrDtls>

Presence: [0..*]

Definition: Additional information required for the account switch.

OtherDetails <OthrDtls> contains the following **TransferInstruction1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		35
	Code *<Cd>*	[1..1]	Text		35
	Proprietary *<Prtry>*	[0..1]	Text		36
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		36
	StartDate *<StartDt>*	[0..1]	Date		36
	Description *<Desc>*	[0..1]	Text		36

2.4.3.2.17.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see <u>"YesNoIndicator" on page 728</u>):

• *Meaning When True:* Yes

• *Meaning When False:* No

2.4.3.2.17.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: <u>"Max35Text" on page 731</u>

2.4.3.2.17.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: "Max256Text" on page 730

2.4.3.2.17.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: "ISODateTime" on page 725

2.4.3.2.17.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: "ISODate" on page 725

2.4.3.2.17.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: "Max350Text" on page 730

2.4.3.3 Organisation <Org>

Presence: [0..1]

Definition: Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

Organisation <Org> contains the following **Organisation43** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FullLegalName <*FullLglNm*>	[1..1]	Text		37
	TradingName <*TradgNm*>	[0..1]	Text		37
	OrganisationLegalStatus <*OrgLglSts*>	[0..1]	CodeSet		37
	EstablishedDate <*EstblishdDt*>	[0..1]	Date		38
	RegistrationNumber <*RegnNb*>	[0..1]	Text		38
	RegistrationCountry <*RegnCtry*>	[0..1]	CodeSet	C6	38
	RegistrationDate <*RegnDt*>	[0..1]	Date		39
	TaxationIdentificationNumber <*TaxtnIdNb*>	[0..1]	Text		39
	TaxationCountry <*TaxtnCtry*>	[0..1]	CodeSet	C6	39
	CountryOfOperation <*CtryOfOpr*>	[0..1]	CodeSet	C6	39
	BoardResolutionIndicator <*BrdRsltnInd*>	[0..1]	Indicator		39
	BusinessAddress <*BizAdr*>	[0..1]	±		40
	OperationalAddress <*OprlAdr*>	[0..1]	±		40
	LegalAddress <*LglAdr*>	[0..1]	±		41
	RepresentativeOfficer <*RprtvOffcr*>	[0..*]	±		42
	TreasuryManager <*TrsrMgr*>	[0..1]	±		43
	MainMandateHolder <*MainMndtHldr*>	[0..*]	±		44
	Sender <*Sndr*>	[0..*]	±		45

2.4.3.3.1 FullLegalName <FullLglNm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 730

2.4.3.3.2 TradingName <TradgNm>

Presence: [0..1]

Definition: Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

Datatype: "Max350Text" on page 730

2.4.3.3.3 OrganisationLegalStatus <OrgLglSts>

Presence: [0..1]

Definition: Status of a legal entity.

Datatype: "OrganisationLegalStatus1Code" on page 719

CodeName	Name	Definition
CIOC	CharitableIncorporatedOrganisation	Charitable incorporated organisation (CIO)
CHAR	Charity	Charity
CICC	CommunityInterestCompany	Community Interest Company (CIC)
GENP	GeneralPartnership	General partnership
IAPS	IndustrialAndProvidentSociety	For example a co-operative, which does include Ltd. or charity.
LLPP	LimitedLiabilityPartnership	Limited liability partnership (LLP)
PCLG	PrivateCompanyLimitedByGuarantee	Private company limited by guarantee (Ltd.)
LIMP	LimitedPartnership	Limited partnership (LP)
PCLS	PrivateCompanyLimitedByShares	Private company limited by shares (Ltd.)
PCLC	PublicLimitedCompany	Public limited company (Plc.)
SOLE	SoleProprietorship	Sole proprietorship/Sole trader
UNLC	UnlimitedCompany	Unlimited company
UNLT	UnlimitedTrust	Unlimited trust

2.4.3.3.4 EstablishedDate <EstblishdDt>

Presence: [0..1]

Definition: Date of establishment or date of founding of an institution is the date on which that institution chooses to claim as its starting point.

Datatype: "ISODate" on page 725

2.4.3.3.5 RegistrationNumber <RegnNb>

Presence: [0..1]

Definition: Registration number for the organisation.

Datatype: "Max70Text" on page 732

2.4.3.3.6 RegistrationCountry <RegnCtry>

Presence: [0..1]

Definition: Country in which the organisation is registered.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 713

Constraints

- **Country**

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

2.4.3.3.7 RegistrationDate <RegnDt>

Presence: [0..1]

Definition: Date a given organisation was officially registered.

Datatype: "ISODate" on page 725

2.4.3.3.8 TaxationIdentificationNumber <TaxtnIdNb>

Presence: [0..1]

Definition: Taxation unique reference number.

Datatype: "Max35Text" on page 731

2.4.3.3.9 TaxationCountry <TaxtnCtry>

Presence: [0..1]

Definition: Country of taxation of an individual person or an organisation.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 713

Constraints

- **Country**

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

2.4.3.3.10 CountryOfOperation <CtryOfOpr>

Presence: [0..1]

Definition: Country in which the organisation has its business activity.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 713

Constraints

- **Country**

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

2.4.3.3.11 BoardResolutionIndicator <BrdRsltnInd>

Presence: [0..1]

Definition: Indicates that the new bank holds a copy of a registered company's board resolution for the account switch.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 728):

- *Meaning When True:* True

- *Meaning When False:* False

2.4.3.3.12 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

2.4.3.3.13 OperationalAddress <OprlAdr>

Presence: [0..1]

Definition: Address, for example, of a shared services centre.

OperationalAddress <OprlAdr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			658
{Or	Code *<Cd>*	[1..1]	CodeSet		659
Or}	Proprietary *<Prtry>*	[1..1]	±		659
	CareOf *<CareOf>*	[0..1]	Text		659
	Department *<Dept>*	[0..1]	Text		659
	SubDepartment *<SubDept>*	[0..1]	Text		660
	StreetName *<StrtNm>*	[0..1]	Text		660
	BuildingNumber *<BldgNb>*	[0..1]	Text		660
	BuildingName *<BldgNm>*	[0..1]	Text		660
	Floor *<Flr>*	[0..1]	Text		660
	UnitNumber *<UnitNb>*	[0..1]	Text		660
	PostBox *<PstBx>*	[0..1]	Text		660
	Room *<Room>*	[0..1]	Text		660
	PostCode *<PstCd>*	[0..1]	Text		661
	TownName *<TwnNm>*	[0..1]	Text		661
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		661
	DistrictName *<DstrctNm>*	[0..1]	Text		661
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		661
	Country *<Ctry>*	[0..1]	CodeSet	C18	661
	AddressLine *<AdrLine>*	[0..7]	Text		661

2.4.3.3.14 LegalAddress <LglAdr>

Presence: [0..1]

Definition: Address where the entity resides and is registered. More generically, it is the home address (residential address).

LegalAddress <LglAdr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			658
{Or	Code <Cd>	[1..1]	CodeSet		659
Or}	Proprietary <Prtry>	[1..1]	±		659
	CareOf <CareOf>	[0..1]	Text		659
	Department <Dept>	[0..1]	Text		659
	SubDepartment <SubDept>	[0..1]	Text		660
	StreetName <StrtNm>	[0..1]	Text		660
	BuildingNumber <BldgNb>	[0..1]	Text		660
	BuildingName <BldgNm>	[0..1]	Text		660
	Floor <Flr>	[0..1]	Text		660
	UnitNumber <UnitNb>	[0..1]	Text		660
	PostBox <PstBx>	[0..1]	Text		660
	Room <Room>	[0..1]	Text		660
	PostCode <PstCd>	[0..1]	Text		661
	TownName <TwnNm>	[0..1]	Text		661
	TownLocationName <TwnLctnNm>	[0..1]	Text		661
	DistrictName <DstrctNm>	[0..1]	Text		661
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		661
	Country <Ctry>	[0..1]	CodeSet	C18	661
	AddressLine <AdrLine>	[0..7]	Text		661

2.4.3.3.15 RepresentativeOfficer <RprtvOffcr>

Presence: [0..*]

Definition: Person in the customer's organisation who can be contacted by the account servicer.

RepresentativeOfficer <RprtvOffcr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

2.4.3.3.16 TreasuryManager <TrsrMgr>

Presence: [0..1]

Definition: Person responsible of the treasury department within an organisation.

TreasuryManager <TrsrMgr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		640
	PostalAddress *<PstlAdr>*	[0..1]	±		641
	Identification *<Id>*	[0..1]			641
{Or	OrganisationIdentification *<OrgId>*	[1..1]			642
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C3	643
	LEI *<LEI>*	[0..1]	IdentifierSet		643
	Other *<Othr>*	[0..*]			643
	Identification *<Id>*	[1..1]	Text		644
	SchemeName *<SchmeNm>*	[0..1]			644
{Or	Code *<Cd>*	[1..1]	CodeSet		644
Or}	Proprietary *<Prtry>*	[1..1]	Text		644
	Issuer *<Issr>*	[0..1]	Text		644
Or}	PrivateIdentification *<PrvtId>*	[1..1]			644
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			645
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646
	Other *<Othr>*	[0..*]			646
	Identification *<Id>*	[1..1]	Text		646
	SchemeName *<SchmeNm>*	[0..1]			646
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647
	Issuer *<Issr>*	[0..1]	Text		647
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C18	647
	ContactDetails *<CtctDtls>*	[0..1]	±		647

2.4.3.3.17 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

Definition: Person who will delegate some authority to other individuals (mandate holders) to perform some specific bank operations on the account.

MainMandateHolder <MainMndtHldr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		640
	PostalAddress *<PstlAdr>*	[0..1]	±		641
	Identification *<Id>*	[0..1]			641
{Or	OrganisationIdentification *<OrgId>*	[1..1]			642
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C3	643
	LEI *<LEI>*	[0..1]	IdentifierSet		643
	Other *<Othr>*	[0..*]			643
	Identification *<Id>*	[1..1]	Text		644
	SchemeName *<SchmeNm>*	[0..1]			644
{Or	Code *<Cd>*	[1..1]	CodeSet		644
Or}	Proprietary *<Prtry>*	[1..1]	Text		644
	Issuer *<Issr>*	[0..1]	Text		644
Or}	PrivateIdentification *<PrvtId>*	[1..1]			644
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			645
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646
	Other *<Othr>*	[0..*]			646
	Identification *<Id>*	[1..1]	Text		646
	SchemeName *<SchmeNm>*	[0..1]			646
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647
	Issuer *<Issr>*	[0..1]	Text		647
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C18	647
	ContactDetails *<CtctDtls>*	[0..1]	±		647

2.4.3.3.18 Sender <Sndr>

Presence: [0..*]

Definition: Sender of a message related to the life cycle of an account.

Sender <Sndr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

2.4.4   OldAccount <OdAcct>

Presence: [1..1]

Definition: Account held at the old account servicer being switched to the new account servicer.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

OldAccount <OdAcct> contains the following **CashAccount43** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		47
	Type <*Tp*>	[0..1]	±		47
	Currency <*Ccy*>	[0..1]	CodeSet	C2	48
	Name <*Nm*>	[0..1]	Text		48
	Proxy <*Prxy*>	[0..1]	±		48
	Owner <*Ownr*>	[0..1]	±		49
	Servicer <*Svcr*>	[0..1]	±		50

Constraints

- **IdentificationAndProxyGuideline**

   If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

   Identification must be present or proxy must be present.

```
Following Must be True
     /Identification Must be present
 Or     /Proxy Must be present
```

2.4.4.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 624 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet	C21	624
Or}	Other <*Othr*>	[1..1]	±		625

2.4.4.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		620
Or}	Proprietary *<Prtry>*	[1..1]	Text		620

2.4.4.3 Currency <Ccy>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 710

Constraints

- **ActiveOrHistoricCurrency**

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

2.4.4.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 732

2.4.4.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			623
{Or	Code *<Cd>*	[1..1]	CodeSet		624
Or}	Proprietary *<Prtry>*	[1..1]	Text		624
	Identification *<Id>*	[1..1]	Text		624

2.4.4.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see <u>"PartyIdentification272" on page 639</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

2.4.4.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

2.4.5   BalanceTransfer <BalTrf>

Presence: [0..*]

Definition: Information that enables the receiving account servicer to reconcile the payment with the request.

BalanceTransfer <BalTrf> contains the following **BalanceTransfer5** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	BalanceTransferReference <*BalTrfRef*>	[0..1]			57
	BalanceTransferReference <*BalTrfRef*>	[1..1]	Text		57
	BalanceTransferMethod <*BalTrfMtd*>	[0..1]			57
{Or	**Credit** <*Cdt*>	[1..1]		C14, C15, C16, C19, C20	64
	PaymentIdentification <*PmtId*>	[1..1]	±		68
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		68
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		69
	Amount <*Amt*>	[1..1]	Amount	C1, C7	69
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		70
	ChequeInstruction <*ChqInstr*>	[0..1]		C5	70
	ChequeType <*ChqTp*>	[0..1]	CodeSet		71
	ChequeNumber <*ChqNb*>	[0..1]	Text		72
	ChequeFrom <*ChqFr*>	[0..1]			72
	Name <*Nm*>	[1..1]	Text		72
	Address <*Adr*>	[1..1]	±		73
	DeliveryMethod <*DlvryMtd*>	[0..1]			73
{Or	**Code** <*Cd*>	[1..1]	CodeSet		74
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		74
	DeliverTo <*DlvrTo*>	[0..1]			74
	Name <*Nm*>	[1..1]	Text		75
	Address <*Adr*>	[1..1]	±		75
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		75
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		76
	FormsCode <*FrmsCd*>	[0..1]	Text		76
	MemoField <*MemoFld*>	[0..2]	Text		76
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		76
	PrintLocation <*PrtLctn*>	[0..1]	Text		76
	Signature <*Sgntr*>	[0..5]	Text		76
	Frequency <*Frqcy*>	[0..1]			76

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Sequence *<Seq>*	[0..1]	Text		77
	StartDate *<StartDt>*	[1..1]	Date		77
	EndPointChoice *<EndPtChc>*	[1..1]			77
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		77
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		77
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		78
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		78
	TransferInstruction *<TrfInstr>*	[0..1]			78
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		78
	Code *<Cd>*	[1..1]	Text		79
	Proprietary *<Prtry>*	[0..1]	Text		79
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		79
	StartDate *<StartDt>*	[0..1]	Date		79
	Description *<Desc>*	[0..1]	Text		79
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		79
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		80
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		81
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		82
	CreditorAgent *<CdtrAgt>*	[1..1]	±		83
	Creditor *<Cdtr>*	[0..1]	±		84
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	84
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		85
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		86
	Purpose *<Purp>*	[0..1]	±		87
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		87
	Tax *<Tax>*	[0..1]			88
	Creditor *<Cdtr>*	[0..1]	±		90
	Debtor *<Dbtr>*	[0..1]	±		90
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		90
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		91
	ReferenceNumber *<RefNb>*	[0..1]	Text		91

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Method <*Mtd*>	[0..1]	Text		91
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	91
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	92
	Date <*Dt*>	[0..1]	Date		92
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		92
	Record <*Rcrd*>	[0..*]			92
	Type <*Tp*>	[0..1]	Text		93
	Category <*Ctgy*>	[0..1]	Text		93
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		93
	DebtorStatus <*DbtrSts*>	[0..1]	Text		94
	CertificateIdentification <*CertId*>	[0..1]	Text		94
	FormsCode <*FrmsCd*>	[0..1]	Text		94
	Period <*Prd*>	[0..1]			94
	Year <*Yr*>	[0..1]	Year		94
	Type <*Tp*>	[0..1]	CodeSet		94
	FromToDate <*FrToDt*>	[0..1]	±		95
	TaxAmount <*TaxAmt*>	[0..1]			96
	Rate <*Rate*>	[0..1]	Rate		96
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	96
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	96
	Details <*Dtls*>	[0..*]			97
	Period <*Prd*>	[0..1]			97
	Year <*Yr*>	[0..1]	Year		97
	Type <*Tp*>	[0..1]	CodeSet		98
	FromToDate <*FrToDt*>	[0..1]	±		98
	Amount <*Amt*>	[1..1]	Amount	C2, C8	99
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		99
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			99
	RemittanceIdentification <*RmtId*>	[0..1]	Text		100
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		100
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		100

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			101
	Name *<Nm>*	[1..1]	Text		101
	Address *<Adr>*	[1..1]	±		101
	RemittanceInformation *<RmtInf>*	[0..1]	±		102
Or}	**Debit** *<Dbt>*	[1..1]		C14, C15, C16, C19, C20	102
	PaymentIdentification *<PmtId>*	[1..1]	±		107
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		107
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		108
	Amount *<Amt>*	[1..1]	Amount	C1, C7	108
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		109
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	109
	ChequeType *<ChqTp>*	[0..1]	CodeSet		110
	ChequeNumber *<ChqNb>*	[0..1]	Text		111
	ChequeFrom *<ChqFr>*	[0..1]			111
	Name *<Nm>*	[1..1]	Text		111
	Address *<Adr>*	[1..1]	±		112
	DeliveryMethod *<DlvryMtd>*	[0..1]			112
{Or	**Code** *<Cd>*	[1..1]	CodeSet		113
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		113
	DeliverTo *<DlvrTo>*	[0..1]			113
	Name *<Nm>*	[1..1]	Text		114
	Address *<Adr>*	[1..1]	±		114
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		114
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		115
	FormsCode *<FrmsCd>*	[0..1]	Text		115
	MemoField *<MemoFld>*	[0..2]	Text		115
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		115
	PrintLocation *<PrtLctn>*	[0..1]	Text		115
	Signature *<Sgntr>*	[0..5]	Text		115

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Frequency <*Frqcy*>	[0..1]			115
	Sequence <*Seq*>	[0..1]	Text		116
	StartDate <*StartDt*>	[1..1]	Date		116
	EndPointChoice <*EndPtChc*>	[1..1]			116
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		116
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		116
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		117
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		117
	TransferInstruction <*TrfInstr*>	[0..1]			117
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		117
	Code <*Cd*>	[1..1]	Text		118
	Proprietary <*Prtry*>	[0..1]	Text		118
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		118
	StartDate <*StartDt*>	[0..1]	Date		118
	Description <*Desc*>	[0..1]	Text		118
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		118
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		119
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		120
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		121
	CreditorAgent <*CdtrAgt*>	[1..1]	±		122
	Creditor <*Cdtr*>	[0..1]	±		123
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	123
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		124
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		125
	Purpose <*Purp*>	[0..1]	±		126
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		126
	Tax <*Tax*>	[0..1]			127
	Creditor <*Cdtr*>	[0..1]	±		129
	Debtor <*Dbtr*>	[0..1]	±		129
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		129
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		130

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferenceNumber <RefNb>	[0..1]	Text		130
	Method <Mtd>	[0..1]	Text		130
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	130
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	131
	Date <Dt>	[0..1]	Date		131
	SequenceNumber <SeqNb>	[0..1]	Quantity		131
	Record <Rcrd>	[0..*]			131
	Type <Tp>	[0..1]	Text		132
	Category <Ctgy>	[0..1]	Text		132
	CategoryDetails <CtgyDtls>	[0..1]	Text		132
	DebtorStatus <DbtrSts>	[0..1]	Text		133
	CertificateIdentification <CertId>	[0..1]	Text		133
	FormsCode <FrmsCd>	[0..1]	Text		133
	Period <Prd>	[0..1]			133
	Year <Yr>	[0..1]	Year		133
	Type <Tp>	[0..1]	CodeSet		133
	FromToDate <FrToDt>	[0..1]	±		134
	TaxAmount <TaxAmt>	[0..1]			135
	Rate <Rate>	[0..1]	Rate		135
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	135
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	135
	Details <Dtls>	[0..*]			136
	Period <Prd>	[0..1]			136
	Year <Yr>	[0..1]	Year		136
	Type <Tp>	[0..1]	CodeSet		137
	FromToDate <FrToDt>	[0..1]	±		137
	Amount <Amt>	[1..1]	Amount	C2, C8	138
	AdditionalInformation <AddtlInf>	[0..1]	Text		138
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			138
	RemittanceIdentification <RmtId>	[0..1]	Text		139
	RemittanceLocationMethod <RmtLctnMtd>	[0..1]	CodeSet		139

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		139
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			140
	Name *<Nm>*	[1..1]	Text		140
	Address *<Adr>*	[1..1]	±		140
	RemittanceInformation *<RmtInf>*	[0..1]	±		141
	BalanceTransferFundingLimit *<BalTrfFndgLmt>*	[0..1]			142
	CurrencyAmount *<CcyAmt>*	[1..1]	Amount	C1, C7	142

2.4.5.1 BalanceTransferReference <BalTrfRef>

Presence: [0..1]

Definition: Reference that enables the creditor to reconcile a payment received through a different payment channel with the payment request.

BalanceTransferReference <BalTrfRef> contains the following **BalanceTransferReference1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BalanceTransferReference *<BalTrfRef>*	[1..1]	Text		57

2.4.5.1.1 BalanceTransferReference <BalTrfRef>

Presence: [1..1]

Definition: Used by the debtor in a suitable reference field of a payment message sent over an alternative payment channel to enable the creditor to match the payment with the payment request.

Datatype: "Max35Text" on page 731

2.4.5.2 BalanceTransferMethod <BalTrfMtd>

Presence: [0..1]

Definition: Contains details of the clearance and settlement method chosen to make the appropriate payment from account servicer to account servicer in order to transfer the positive or negative closing balance of the old account to the new account.

BalanceTransferMethod <BalTrfMtd> contains one of the following **SettlementMethod5Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Credit** *<Cdt>*	[1..1]		C14, C15, C16, C19, C20	64
	PaymentIdentification *<PmtId>*	[1..1]	±		68
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		68
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		69
	Amount *<Amt>*	[1..1]	Amount	C1, C7	69
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		70
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	70
	ChequeType *<ChqTp>*	[0..1]	CodeSet		71
	ChequeNumber *<ChqNb>*	[0..1]	Text		72
	ChequeFrom *<ChqFr>*	[0..1]			72
	Name *<Nm>*	[1..1]	Text		72
	Address *<Adr>*	[1..1]	±		73
	DeliveryMethod *<DlvryMtd>*	[0..1]			73
{Or	**Code** *<Cd>*	[1..1]	CodeSet		74
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		74
	DeliverTo *<DlvrTo>*	[0..1]			74
	Name *<Nm>*	[1..1]	Text		75
	Address *<Adr>*	[1..1]	±		75
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		75
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		76
	FormsCode *<FrmsCd>*	[0..1]	Text		76
	MemoField *<MemoFld>*	[0..2]	Text		76
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		76
	PrintLocation *<PrtLctn>*	[0..1]	Text		76
	Signature *<Sgntr>*	[0..5]	Text		76
	Frequency *<Frqcy>*	[0..1]			76
	Sequence *<Seq>*	[0..1]	Text		77
	StartDate *<StartDt>*	[1..1]	Date		77

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EndPointChoice *<EndPtChc>*	[1..1]			77
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		77
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		77
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		78
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		78
	TransferInstruction *<TrfInstr>*	[0..1]			78
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		78
	Code *<Cd>*	[1..1]	Text		79
	Proprietary *<Prtry>*	[0..1]	Text		79
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		79
	StartDate *<StartDt>*	[0..1]	Date		79
	Description *<Desc>*	[0..1]	Text		79
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		79
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		80
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		81
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		82
	CreditorAgent *<CdtrAgt>*	[1..1]	±		83
	Creditor *<Cdtr>*	[0..1]	±		84
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	84
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		85
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		86
	Purpose *<Purp>*	[0..1]	±		87
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		87
	Tax *<Tax>*	[0..1]			88
	Creditor *<Cdtr>*	[0..1]	±		90
	Debtor *<Dbtr>*	[0..1]	±		90
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		90
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		91
	ReferenceNumber *<RefNb>*	[0..1]	Text		91
	Method *<Mtd>*	[0..1]	Text		91
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	91

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	92
	Date <Dt>	[0..1]	Date		92
	SequenceNumber <SeqNb>	[0..1]	Quantity		92
	Record <Rcrd>	[0..*]			92
	Type <Tp>	[0..1]	Text		93
	Category <Ctgy>	[0..1]	Text		93
	CategoryDetails <CtgyDtls>	[0..1]	Text		93
	DebtorStatus <DbtrSts>	[0..1]	Text		94
	CertificateIdentification <CertId>	[0..1]	Text		94
	FormsCode <FrmsCd>	[0..1]	Text		94
	Period <Prd>	[0..1]			94
	Year <Yr>	[0..1]	Year		94
	Type <Tp>	[0..1]	CodeSet		94
	FromToDate <FrToDt>	[0..1]	±		95
	TaxAmount <TaxAmt>	[0..1]			96
	Rate <Rate>	[0..1]	Rate		96
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	96
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	96
	Details <Dtls>	[0..*]			97
	Period <Prd>	[0..1]			97
	Year <Yr>	[0..1]	Year		97
	Type <Tp>	[0..1]	CodeSet		98
	FromToDate <FrToDt>	[0..1]	±		98
	Amount <Amt>	[1..1]	Amount	C2, C8	99
	AdditionalInformation <AddtlInf>	[0..1]	Text		99
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			99
	RemittanceIdentification <RmtId>	[0..1]	Text		100
	RemittanceLocationMethod <RmtLctnMtd>	[0..1]	CodeSet		100
	RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>	[0..1]	Text		100
	RemittanceLocationPostalAddress <RmtLctnPstlAdr>	[0..1]			101
	Name <Nm>	[1..1]	Text		101

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	Address *<Adr>*	[1..1]	±		101
	RemittanceInformation *<RmtInf>*	[0..1]	±		102
Or}	**Debit** *<Dbt>*	[1..1]		C14, C15, C16, C19, C20	102
	PaymentIdentification *<PmtId>*	[1..1]	±		107
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		107
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		108
	Amount *<Amt>*	[1..1]	Amount	C1, C7	108
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		109
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	109
	ChequeType *<ChqTp>*	[0..1]	CodeSet		110
	ChequeNumber *<ChqNb>*	[0..1]	Text		111
	ChequeFrom *<ChqFr>*	[0..1]			111
	Name *<Nm>*	[1..1]	Text		111
	Address *<Adr>*	[1..1]	±		112
	DeliveryMethod *<DlvryMtd>*	[0..1]			112
{Or	**Code** *<Cd>*	[1..1]	CodeSet		113
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		113
	DeliverTo *<DlvrTo>*	[0..1]			113
	Name *<Nm>*	[1..1]	Text		114
	Address *<Adr>*	[1..1]	±		114
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		114
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		115
	FormsCode *<FrmsCd>*	[0..1]	Text		115
	MemoField *<MemoFld>*	[0..2]	Text		115
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		115
	PrintLocation *<PrtLctn>*	[0..1]	Text		115
	Signature *<Sgntr>*	[0..5]	Text		115
	Frequency *<Frqcy>*	[0..1]			115
	Sequence *<Seq>*	[0..1]	Text		116
	StartDate *<StartDt>*	[1..1]	Date		116

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	EndPointChoice <*EndPtChc*>	[1..1]			116
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		116
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		116
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		117
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		117
	TransferInstruction <*TrfInstr*>	[0..1]			117
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		117
	Code <*Cd*>	[1..1]	Text		118
	Proprietary <*Prtry*>	[0..1]	Text		118
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		118
	StartDate <*StartDt*>	[0..1]	Date		118
	Description <*Desc*>	[0..1]	Text		118
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		118
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		119
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		120
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		121
	CreditorAgent <*CdtrAgt*>	[1..1]	±		122
	Creditor <*Cdtr*>	[0..1]	±		123
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	123
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		124
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		125
	Purpose <*Purp*>	[0..1]	±		126
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		126
	Tax <*Tax*>	[0..1]			127
	Creditor <*Cdtr*>	[0..1]	±		129
	Debtor <*Dbtr*>	[0..1]	±		129
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		129
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		130
	ReferenceNumber <*RefNb*>	[0..1]	Text		130
	Method <*Mtd*>	[0..1]	Text		130
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	130

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	131
	Date <*Dt*>	[0..1]	Date		131
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		131
	Record <*Rcrd*>	[0..*]			131
	Type <*Tp*>	[0..1]	Text		132
	Category <*Ctgy*>	[0..1]	Text		132
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		132
	DebtorStatus <*DbtrSts*>	[0..1]	Text		133
	CertificateIdentification <*CertId*>	[0..1]	Text		133
	FormsCode <*FrmsCd*>	[0..1]	Text		133
	Period <*Prd*>	[0..1]			133
	Year <*Yr*>	[0..1]	Year		133
	Type <*Tp*>	[0..1]	CodeSet		133
	FromToDate <*FrToDt*>	[0..1]	±		134
	TaxAmount <*TaxAmt*>	[0..1]			135
	Rate <*Rate*>	[0..1]	Rate		135
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	135
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	135
	Details <*Dtls*>	[0..*]			136
	Period <*Prd*>	[0..1]			136
	Year <*Yr*>	[0..1]	Year		136
	Type <*Tp*>	[0..1]	CodeSet		137
	FromToDate <*FrToDt*>	[0..1]	±		137
	Amount <*Amt*>	[1..1]	Amount	C2, C8	138
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		138
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			138
	RemittanceIdentification <*RmtId*>	[0..1]	Text		139
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		139
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		139
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			140
	Name <*Nm*>	[1..1]	Text		140

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Address *<Adr>*	[1..1]	±		140
	RemittanceInformation *<RmtInf>*	[0..1]	±		141

2.4.5.2.1 Credit <Cdt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the old account servicer to the new account servicer in case of a positive closing balance.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C19 "UltimateCreditorGuideline", C20 "UltimateDebtorGuideline"

Credit **<Cdt>** contains the following **CreditTransferTransaction59** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentIdentification *<PmtId>*	[1..1]	±		68
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		68
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		69
	Amount *<Amt>*	[1..1]	Amount	C1, C7	69
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		70
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	70
	ChequeType *<ChqTp>*	[0..1]	CodeSet		71
	ChequeNumber *<ChqNb>*	[0..1]	Text		72
	ChequeFrom *<ChqFr>*	[0..1]			72
	Name *<Nm>*	[1..1]	Text		72
	Address *<Adr>*	[1..1]	±		73
	DeliveryMethod *<DlvryMtd>*	[0..1]			73
{Or	**Code** *<Cd>*	[1..1]	CodeSet		74
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		74
	DeliverTo *<DlvrTo>*	[0..1]			74
	Name *<Nm>*	[1..1]	Text		75
	Address *<Adr>*	[1..1]	±		75
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		75
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		76
	FormsCode *<FrmsCd>*	[0..1]	Text		76
	MemoField *<MemoFld>*	[0..2]	Text		76
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		76
	PrintLocation *<PrtLctn>*	[0..1]	Text		76
	Signature *<Sgntr>*	[0..5]	Text		76
	Frequency *<Frqcy>*	[0..1]			76
	Sequence *<Seq>*	[0..1]	Text		77
	StartDate *<StartDt>*	[1..1]	Date		77
	EndPointChoice *<EndPtChc>*	[1..1]			77
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		77
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		77
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		78

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		78
	TransferInstruction *<TrfInstr>*	[0..1]			78
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		78
	Code *<Cd>*	[1..1]	Text		79
	Proprietary *<Prtry>*	[0..1]	Text		79
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		79
	StartDate *<StartDt>*	[0..1]	Date		79
	Description *<Desc>*	[0..1]	Text		79
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		79
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		80
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		81
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		82
	CreditorAgent *<CdtrAgt>*	[1..1]	±		83
	Creditor *<Cdtr>*	[0..1]	±		84
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	84
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		85
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		86
	Purpose *<Purp>*	[0..1]	±		87
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		87
	Tax *<Tax>*	[0..1]			88
	Creditor *<Cdtr>*	[0..1]	±		90
	Debtor *<Dbtr>*	[0..1]	±		90
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		90
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		91
	ReferenceNumber *<RefNb>*	[0..1]	Text		91
	Method *<Mtd>*	[0..1]	Text		91
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	91
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	92
	Date *<Dt>*	[0..1]	Date		92
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		92
	Record *<Rcrd>*	[0..*]			92

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		93
	Category *<Ctgy>*	[0..1]	Text		93
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		93
	DebtorStatus *<DbtrSts>*	[0..1]	Text		94
	CertificateIdentification *<CertId>*	[0..1]	Text		94
	FormsCode *<FrmsCd>*	[0..1]	Text		94
	Period *<Prd>*	[0..1]			94
	Year *<Yr>*	[0..1]	Year		94
	Type *<Tp>*	[0..1]	CodeSet		94
	FromToDate *<FrToDt>*	[0..1]	±		95
	TaxAmount *<TaxAmt>*	[0..1]			96
	Rate *<Rate>*	[0..1]	Rate		96
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	96
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	96
	Details *<Dtls>*	[0..*]			97
	Period *<Prd>*	[0..1]			97
	Year *<Yr>*	[0..1]	Year		97
	Type *<Tp>*	[0..1]	CodeSet		98
	FromToDate *<FrToDt>*	[0..1]	±		98
	Amount *<Amt>*	[1..1]	Amount	C2, C8	99
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		99
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]			99
	RemittanceIdentification *<RmtId>*	[0..1]	Text		100
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		100
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		100
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			101
	Name *<Nm>*	[1..1]	Text		101
	Address *<Adr>*	[1..1]	±		101
	RemittanceInformation *<RmtInf>*	[0..1]	±		102

Constraints

- **InstructionForCreditorAgentRule**

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

  ```
  On Condition
      /CreditorAccount is present
   And   /InstructionForCreditorAgent[1] is present
  Following Must be True
      /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>
  PartialInstruction3Code
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

2.4.5.2.1.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 634 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		634
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		634
	UETR *<UETR>*	[0..1]	IdentifierSet		634

2.4.5.2.1.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		649
	ServiceLevel <SvcLvl>	[0..*]			649
{Or	Code <Cd>	[1..1]	CodeSet		650
Or}	Proprietary <Prtry>	[1..1]	Text		650
	LocalInstrument <LclInstrm>	[0..1]			650
{Or	Code <Cd>	[1..1]	CodeSet		650
Or}	Proprietary <Prtry>	[1..1]	Text		650
	CategoryPurpose <CtgyPurp>	[0..1]			650
{Or	Code <Cd>	[1..1]	CodeSet		651
Or}	Proprietary <Prtry>	[1..1]	Text		651

2.4.5.2.1.3 TaxRateMarker <TaxRateMrkr>

Presence: [0..1]

Definition: Specifies the rate of tax levied.

Datatype: "TaxRateMarker1Code" on page 724

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

2.4.5.2.1.4 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

   The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.5.2.1.5 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 711

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

2.4.5.2.1.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C5 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following **Cheque19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		71
	ChequeNumber <ChqNb>	[0..1]	Text		72
	ChequeFrom <ChqFr>	[0..1]			72
	Name <Nm>	[1..1]	Text		72
	Address <Adr>	[1..1]	±		73
	DeliveryMethod <DlvryMtd>	[0..1]			73
{Or	**Code** <Cd>	[1..1]	CodeSet		74
Or}	**Proprietary** <Prtry>	[1..1]	Text		74
	DeliverTo <DlvrTo>	[0..1]			74
	Name <Nm>	[1..1]	Text		75
	Address <Adr>	[1..1]	±		75
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		75
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		76
	FormsCode <FrmsCd>	[0..1]	Text		76
	MemoField <MemoFld>	[0..2]	Text		76
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		76
	PrintLocation <PrtLctn>	[0..1]	Text		76
	Signature <Sgntr>	[0..5]	Text		76

Constraints

- **ChequeMaturityDateRule**

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

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

2.4.5.2.1.6.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 712

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

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

2.4.5.2.1.6.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.1.6.3 ChequeFrom <ChqFr>

Presence: [0..1]

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

ChequeFrom <ChqFr> contains the following **NameAndAddress18** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		72
	Address <*Adr*>	[1..1]	±		73

2.4.5.2.1.6.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

2.4.5.2.1.6.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see <u>"PostalAddress27" on page 658</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

2.4.5.2.1.6.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		74
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		74

2.4.5.2.1.6.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 712

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

2.4.5.2.1.6.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.1.6.5 DeliverTo <DlvrTo>

Presence: [0..1]

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

DeliverTo <DlvrTo> contains the following **NameAndAddress18** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		75
	Address <*Adr*>	[1..1]	±		75

2.4.5.2.1.6.5.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

2.4.5.2.1.6.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

2.4.5.2.1.6.6 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: "Priority2Code" on page 721

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

2.4.5.2.1.6.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 725

2.4.5.2.1.6.8 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.1.6.9 MemoField <MemoFld>

Presence: [0..2]

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

Datatype: "Max35Text" on page 731

2.4.5.2.1.6.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.1.6.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 731

2.4.5.2.1.6.12 Signature <Sgntr>

Presence: [0..5]

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

Datatype: "Max70Text" on page 732

2.4.5.2.1.7 Frequency <Frqcy>

Presence: [0..1]

Definition: The schedule for a credit payment arrangement.

Frequency <Frqcy> contains the following **Frequency1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Sequence <Seq>	[0..1]	Text		77
	StartDate <StartDt>	[1..1]	Date		77
	EndPointChoice <EndPtChc>	[1..1]			77
{Or	**NumberOfPayments** <NbOfPmts>	[0..1]	Text		77
Or}	**LastPaymentDate** <LastPmtDt>	[0..1]	Date		77
	RequestedFrequencyPattern <ReqdFrqcyPttrn>	[0..1]	±		78
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		78

2.4.5.2.1.7.1 Sequence <Seq>

Presence: [0..1]

Definition: Technical identifier of a Credit Transfer as part of a series of Credit Transfers within a single Payment Instruction. Assists the transfer of complex variable future payment schedules, associated with a single act of customer consent, within a single Payment Instruction.

Datatype: "Max3NumericText" on page 731

2.4.5.2.1.7.2 StartDate <StartDt>

Presence: [1..1]

Definition: The date of the first payment to be made for this payment schedule.

Datatype: "ISODate" on page 725

2.4.5.2.1.7.3 EndPointChoice <EndPtChc>

Presence: [1..1]

Definition: Information about when the payment arrangement will end.

EndPointChoice <EndPtChc> contains one of the following **EndPoint1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	**NumberOfPayments** <NbOfPmts>	[0..1]	Text		77
Or}	**LastPaymentDate** <LastPmtDt>	[0..1]	Date		77

2.4.5.2.1.7.3.1 NumberOfPayments <NbOfPmts>

Presence: [0..1]

Definition: Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date.

Datatype: "Max35Text" on page 731

2.4.5.2.1.7.3.2 LastPaymentDate <LastPmtDt>

Presence: [0..1]

Definition: Final payment of the standing order due.

Datatype: "ISODate" on page 725

2.4.5.2.1.7.4 RequestedFrequencyPattern <ReqdFrqcyPttrn>

Presence: [0..1]

Definition: Payment schedule frequency pattern which indicates how frequently a payment is made.

RequestedFrequencyPattern <ReqdFrqcyPttrn> contains one of the following elements (see "Frequency37Choice" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		633
Or}	Proprietary *<Prtry>*	[1..1]	Text		633

2.4.5.2.1.7.5 NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>

Presence: [0..1]

Definition: Adjustment indicator for a non-working day to enable payment to be made on the next working day.

Datatype: "BusinessDayConvention1Code" on page 711

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

2.4.5.2.1.8 TransferInstruction <TrfInstr>

Presence: [0..1]

Definition: Provides further information about the status of transferred scheduled payment(s).

TransferInstruction <TrfInstr> contains the following **TransferInstruction1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		78
	Code *<Cd>*	[1..1]	Text		79
	Proprietary *<Prtry>*	[0..1]	Text		79
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		79
	StartDate *<StartDt>*	[0..1]	Date		79
	Description *<Desc>*	[0..1]	Text		79

2.4.5.2.1.8.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see <u>"YesNoIndicator" on page 728</u>):

- *Meaning When True:* Yes

- *Meaning When False:* No

2.4.5.2.1.8.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: <u>"Max35Text" on page 731</u>

2.4.5.2.1.8.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: <u>"Max256Text" on page 730</u>

2.4.5.2.1.8.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: <u>"ISODateTime" on page 725</u>

2.4.5.2.1.8.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: <u>"ISODate" on page 725</u>

2.4.5.2.1.8.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: <u>"Max350Text" on page 730</u>

2.4.5.2.1.9 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

2.4.5.2.1.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

2.4.5.2.1.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

2.4.5.2.1.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

2.4.5.2.1.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

2.4.5.2.1.14 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

2.4.5.2.1.15 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C11 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

2.4.5.2.1.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

2.4.5.2.1.17 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 648 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Code <*Cd*>	[0..1]	CodeSet		648
	InstructionInformation <*InstrInf*>	[0..1]	Text		649

2.4.5.2.1.18 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 638 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		639
Or}	Proprietary <*Prtry*>	[1..1]	Text		639

2.4.5.2.1.19 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 662 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <*DbtCdtRptgInd*>	[0..1]	CodeSet		662
	Authority <*Authrty*>	[0..1]			662
	Name <*Nm*>	[0..1]	Text		663
	Country <*Ctry*>	[0..1]	CodeSet	C18	663
	Details <*Dtls*>	[0..*]			663
	Type <*Tp*>	[0..1]	Text		663
	Date <*Dt*>	[0..1]	Date		664
	Country <*Ctry*>	[0..1]	CodeSet	C18	664
	Code <*Cd*>	[0..1]	Text		664
	Amount <*Amt*>	[0..1]	Amount	C2, C20	664
	Information <*Inf*>	[0..*]	Text		664

2.4.5.2.1.20 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		90
	Debtor <*Dbtr*>	[0..1]	±		90
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		90
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		91
	ReferenceNumber <*RefNb*>	[0..1]	Text		91
	Method <*Mtd*>	[0..1]	Text		91
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	91
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	92
	Date <*Dt*>	[0..1]	Date		92
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		92
	Record <*Rcrd*>	[0..*]			92
	Type <*Tp*>	[0..1]	Text		93
	Category <*Ctgy*>	[0..1]	Text		93
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		93
	DebtorStatus <*DbtrSts*>	[0..1]	Text		94
	CertificateIdentification <*CertId*>	[0..1]	Text		94
	FormsCode <*FrmsCd*>	[0..1]	Text		94
	Period <*Prd*>	[0..1]			94
	Year <*Yr*>	[0..1]	Year		94
	Type <*Tp*>	[0..1]	CodeSet		94
	FromToDate <*FrToDt*>	[0..1]	±		95
	TaxAmount <*TaxAmt*>	[0..1]			96
	Rate <*Rate*>	[0..1]	Rate		96
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	96
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	96
	Details <*Dtls*>	[0..*]			97
	Period <*Prd*>	[0..1]			97
	Year <*Yr*>	[0..1]	Year		97
	Type <*Tp*>	[0..1]	CodeSet		98
	FromToDate <*FrToDt*>	[0..1]	±		98
	Amount <*Amt*>	[1..1]	Amount	C2, C8	99

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		99

2.4.5.2.1.20.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		707
	TaxType *<TaxTp>*	[0..1]	Text		707

2.4.5.2.1.20.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

2.4.5.2.1.20.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		707
	RegistrationIdentification <*RegnId*>	[0..1]	Text		708
	TaxType <*TaxTp*>	[0..1]	Text		708
	Authorisation <*Authstn*>	[0..1]			708
	Title <*Titl*>	[0..1]	Text		708
	Name <*Nm*>	[0..1]	Text		708

2.4.5.2.1.20.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.1.20.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 729

2.4.5.2.1.20.6 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.1.20.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.5.2.1.20.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.5.2.1.20.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 725

2.4.5.2.1.20.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 728

2.4.5.2.1.20.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record **<Rcrd>** contains the following **TaxRecord3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		93
	Category *<Ctgy>*	[0..1]	Text		93
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		93
	DebtorStatus *<DbtrSts>*	[0..1]	Text		94
	CertificateIdentification *<CertId>*	[0..1]	Text		94
	FormsCode *<FrmsCd>*	[0..1]	Text		94
	Period *<Prd>*	[0..1]			94
	Year *<Yr>*	[0..1]	Year		94
	Type *<Tp>*	[0..1]	CodeSet		94
	FromToDate *<FrToDt>*	[0..1]	±		95
	TaxAmount *<TaxAmt>*	[0..1]			96
	Rate *<Rate>*	[0..1]	Rate		96
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	96
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	96
	Details *<Dtls>*	[0..*]			97
	Period *<Prd>*	[0..1]			97
	Year *<Yr>*	[0..1]	Year		97
	Type *<Tp>*	[0..1]	CodeSet		98
	FromToDate *<FrToDt>*	[0..1]	±		98
	Amount *<Amt>*	[1..1]	Amount	C2, C8	99
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		99

2.4.5.2.1.20.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 731

2.4.5.2.1.20.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 731

2.4.5.2.1.20.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 731

2.4.5.2.1.20.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 731

2.4.5.2.1.20.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 731

2.4.5.2.1.20.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 731

2.4.5.2.1.20.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		94
	Type *<Tp>*	[0..1]	CodeSet		94
	FromToDate *<FrToDt>*	[0..1]	±		95

2.4.5.2.1.20.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

2.4.5.2.1.20.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

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

2.4.5.2.1.20.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		626
	ToDate <ToDt>	[1..1]	Date		626

2.4.5.2.1.20.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		96
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	96
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	96
	Details <Dtls>	[0..*]			97
	Period <Prd>	[0..1]			97
	Year <Yr>	[0..1]	Year		97
	Type <Tp>	[0..1]	CodeSet		98
	FromToDate <FrToDt>	[0..1]	±		98
	Amount <Amt>	[1..1]	Amount	C2, C8	99

2.4.5.2.1.20.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 728

2.4.5.2.1.20.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.5.2.1.20.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.5.2.1.20.11.8.4 Details <Dtls>

Presence: [0..*]

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

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Period <*Prd*>	[0..1]			97
	Year <*Yr*>	[0..1]	Year		97
	Type <*Tp*>	[0..1]	CodeSet		98
	FromToDate <*FrToDt*>	[0..1]	±		98
	Amount <*Amt*>	[1..1]	Amount	C2, C8	99

2.4.5.2.1.20.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Year		97
	Type <*Tp*>	[0..1]	CodeSet		98
	FromToDate <*FrToDt*>	[0..1]	±		98

2.4.5.2.1.20.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

2.4.5.2.1.20.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

2.4.5.2.1.20.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		626
	ToDate *<ToDt>*	[1..1]	Date		626

2.4.5.2.1.20.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.5.2.1.20.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 729

2.4.5.2.1.21 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation9** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <*RmtId*>	[0..1]	Text		100
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		100
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		100
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			101
	Name <*Nm*>	[1..1]	Text		101
	Address <*Adr*>	[1..1]	±		101

2.4.5.2.1.21.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 731

2.4.5.2.1.21.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 722

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

2.4.5.2.1.21.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 730

2.4.5.2.1.21.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		101
	Address *<Adr>*	[1..1]	±		101

2.4.5.2.1.21.4.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

2.4.5.2.1.21.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see <u>"PostalAddress27" on page 658</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

2.4.5.2.1.22 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see <u>"RemittanceInformation22" on page 665</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		665
	Structured <*Strd*>	[0..*]	±		665

2.4.5.2.2 Debit <Dbt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the new account servicer to the old account servicer in case of a negative closing balance.

Impacted by: <u>C14 "InstructionForCreditorAgentRule"</u>, <u>C15 "IntermediaryAgent2Rule"</u>, <u>C16 "IntermediaryAgent3Rule"</u>, <u>C19 "UltimateCreditorGuideline"</u>, <u>C20 "UltimateDebtorGuideline"</u>

Debit **<Dbt>** contains the following **CreditTransferTransaction59** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentIdentification *<PmtId>*	[1..1]	±		107
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		107
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		108
	Amount *<Amt>*	[1..1]	Amount	C1, C7	108
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		109
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	109
	ChequeType *<ChqTp>*	[0..1]	CodeSet		110
	ChequeNumber *<ChqNb>*	[0..1]	Text		111
	ChequeFrom *<ChqFr>*	[0..1]			111
	Name *<Nm>*	[1..1]	Text		111
	Address *<Adr>*	[1..1]	±		112
	DeliveryMethod *<DlvryMtd>*	[0..1]			112
{Or	**Code** *<Cd>*	[1..1]	CodeSet		113
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		113
	DeliverTo *<DlvrTo>*	[0..1]			113
	Name *<Nm>*	[1..1]	Text		114
	Address *<Adr>*	[1..1]	±		114
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		114
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		115
	FormsCode *<FrmsCd>*	[0..1]	Text		115
	MemoField *<MemoFld>*	[0..2]	Text		115
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		115
	PrintLocation *<PrtLctn>*	[0..1]	Text		115
	Signature *<Sgntr>*	[0..5]	Text		115
	Frequency *<Frqcy>*	[0..1]			115
	Sequence *<Seq>*	[0..1]	Text		116
	StartDate *<StartDt>*	[1..1]	Date		116
	EndPointChoice *<EndPtChc>*	[1..1]			116
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		116
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		116
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		117

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		117
	TransferInstruction *<TrfInstr>*	[0..1]			117
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		117
	Code *<Cd>*	[1..1]	Text		118
	Proprietary *<Prtry>*	[0..1]	Text		118
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		118
	StartDate *<StartDt>*	[0..1]	Date		118
	Description *<Desc>*	[0..1]	Text		118
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		118
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		119
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		120
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		121
	CreditorAgent *<CdtrAgt>*	[1..1]	±		122
	Creditor *<Cdtr>*	[0..1]	±		123
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	123
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		124
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		125
	Purpose *<Purp>*	[0..1]	±		126
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		126
	Tax *<Tax>*	[0..1]			127
	Creditor *<Cdtr>*	[0..1]	±		129
	Debtor *<Dbtr>*	[0..1]	±		129
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		129
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		130
	ReferenceNumber *<RefNb>*	[0..1]	Text		130
	Method *<Mtd>*	[0..1]	Text		130
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	130
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	131
	Date *<Dt>*	[0..1]	Date		131
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		131
	Record *<Rcrd>*	[0..*]			131

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		132
	Category <Ctgy>	[0..1]	Text		132
	CategoryDetails <CtgyDtls>	[0..1]	Text		132
	DebtorStatus <DbtrSts>	[0..1]	Text		133
	CertificateIdentification <CertId>	[0..1]	Text		133
	FormsCode <FrmsCd>	[0..1]	Text		133
	Period <Prd>	[0..1]			133
	Year <Yr>	[0..1]	Year		133
	Type <Tp>	[0..1]	CodeSet		133
	FromToDate <FrToDt>	[0..1]	±		134
	TaxAmount <TaxAmt>	[0..1]			135
	Rate <Rate>	[0..1]	Rate		135
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	135
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	135
	Details <Dtls>	[0..*]			136
	Period <Prd>	[0..1]			136
	Year <Yr>	[0..1]	Year		136
	Type <Tp>	[0..1]	CodeSet		137
	FromToDate <FrToDt>	[0..1]	±		137
	Amount <Amt>	[1..1]	Amount	C2, C8	138
	AdditionalInformation <AddtlInf>	[0..1]	Text		138
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			138
	RemittanceIdentification <RmtId>	[0..1]	Text		139
	RemittanceLocationMethod <RmtLctnMtd>	[0..1]	CodeSet		139
	RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>	[0..1]	Text		139
	RemittanceLocationPostalAddress <RmtLctnPstlAdr>	[0..1]			140
	Name <Nm>	[1..1]	Text		140
	Address <Adr>	[1..1]	±		140
	RemittanceInformation <RmtInf>	[0..1]	±		141

Constraints

- **InstructionForCreditorAgentRule**

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

  ```
  On Condition
      /CreditorAccount is present
   And    /InstructionForCreditorAgent[1] is present
  Following Must be True
      /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>
  PartialInstruction3Code
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

2.4.5.2.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 634 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		634
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		634
	UETR *<UETR>*	[0..1]	IdentifierSet		634

2.4.5.2.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		649
	ServiceLevel <*SvcLvl*>	[0..*]			649
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	LocalInstrument <*LclInstrm*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	CategoryPurpose <*CtgyPurp*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		651
Or}	Proprietary <*Prtry*>	[1..1]	Text		651

2.4.5.2.2.3 TaxRateMarker <TaxRateMrkr>

Presence: [0..1]

Definition: Specifies the rate of tax levied.

Datatype: "TaxRateMarker1Code" on page 724

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

2.4.5.2.2.4 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.5.2.2.5 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 711

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

2.4.5.2.2.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C5 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following **Cheque19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		110
	ChequeNumber <ChqNb>	[0..1]	Text		111
	ChequeFrom <ChqFr>	[0..1]			111
	Name <Nm>	[1..1]	Text		111
	Address <Adr>	[1..1]	±		112
	DeliveryMethod <DlvryMtd>	[0..1]			112
{Or	**Code** <Cd>	[1..1]	CodeSet		113
Or}	**Proprietary** <Prtry>	[1..1]	Text		113
	DeliverTo <DlvrTo>	[0..1]			113
	Name <Nm>	[1..1]	Text		114
	Address <Adr>	[1..1]	±		114
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		114
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		115
	FormsCode <FrmsCd>	[0..1]	Text		115
	MemoField <MemoFld>	[0..2]	Text		115
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		115
	PrintLocation <PrtLctn>	[0..1]	Text		115
	Signature <Sgntr>	[0..5]	Text		115

Constraints

- **ChequeMaturityDateRule**

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

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

2.4.5.2.2.6.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 712

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

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

2.4.5.2.2.6.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.2.6.3 ChequeFrom <ChqFr>

Presence: [0..1]

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

ChequeFrom <ChqFr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		111
	Address *<Adr>*	[1..1]	±		112

2.4.5.2.2.6.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

2.4.5.2.2.6.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			658
{Or	Code <Cd>	[1..1]	CodeSet		659
Or}	Proprietary <Prtry>	[1..1]	±		659
	CareOf <CareOf>	[0..1]	Text		659
	Department <Dept>	[0..1]	Text		659
	SubDepartment <SubDept>	[0..1]	Text		660
	StreetName <StrtNm>	[0..1]	Text		660
	BuildingNumber <BldgNb>	[0..1]	Text		660
	BuildingName <BldgNm>	[0..1]	Text		660
	Floor <Flr>	[0..1]	Text		660
	UnitNumber <UnitNb>	[0..1]	Text		660
	PostBox <PstBx>	[0..1]	Text		660
	Room <Room>	[0..1]	Text		660
	PostCode <PstCd>	[0..1]	Text		661
	TownName <TwnNm>	[0..1]	Text		661
	TownLocationName <TwnLctnNm>	[0..1]	Text		661
	DistrictName <DstrctNm>	[0..1]	Text		661
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		661
	Country <Ctry>	[0..1]	CodeSet	C18	661
	AddressLine <AdrLine>	[0..7]	Text		661

2.4.5.2.2.6.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	**Code** <Cd>	[1..1]	CodeSet		113
Or}	**Proprietary** <Prtry>	[1..1]	Text		113

2.4.5.2.2.6.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 712

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

2.4.5.2.2.6.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.2.6.5 DeliverTo <DlvrTo>

Presence: [0..1]

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

DeliverTo <DlvrTo> contains the following **NameAndAddress18** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		114
	Address <*Adr*>	[1..1]	±		114

2.4.5.2.2.6.5.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

2.4.5.2.2.6.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

2.4.5.2.2.6.6 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: "Priority2Code" on page 721

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

2.4.5.2.2.6.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 725

2.4.5.2.2.6.8 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.2.6.9 MemoField <MemoFld>

Presence: [0..2]

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

Datatype: "Max35Text" on page 731

2.4.5.2.2.6.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.2.6.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 731

2.4.5.2.2.6.12 Signature <Sgntr>

Presence: [0..5]

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

Datatype: "Max70Text" on page 732

2.4.5.2.2.7 Frequency <Frqcy>

Presence: [0..1]

Definition: The schedule for a credit payment arrangement.

Frequency <Frqcy> contains the following **Frequency1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Sequence <*Seq*>	[0..1]	Text		116
	StartDate <*StartDt*>	[1..1]	Date		116
	EndPointChoice <*EndPtChc*>	[1..1]			116
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		116
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		116
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		117
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		117

2.4.5.2.2.7.1 Sequence <Seq>

Presence: [0..1]

Definition: Technical identifier of a Credit Transfer as part of a series of Credit Transfers within a single Payment Instruction. Assists the transfer of complex variable future payment schedules, associated with a single act of customer consent, within a single Payment Instruction.

Datatype: "Max3NumericText" on page 731

2.4.5.2.2.7.2 StartDate <StartDt>

Presence: [1..1]

Definition: The date of the first payment to be made for this payment schedule.

Datatype: "ISODate" on page 725

2.4.5.2.2.7.3 EndPointChoice <EndPtChc>

Presence: [1..1]

Definition: Information about when the payment arrangement will end.

EndPointChoice <EndPtChc> contains one of the following **EndPoint1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		116
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		116

2.4.5.2.2.7.3.1 NumberOfPayments <NbOfPmts>

Presence: [0..1]

Definition: Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date.

Datatype: "Max35Text" on page 731

2.4.5.2.2.7.3.2 LastPaymentDate <LastPmtDt>

Presence: [0..1]

Definition: Final payment of the standing order due.

Datatype: "ISODate" on page 725

2.4.5.2.2.7.4 RequestedFrequencyPattern <ReqdFrqcyPttrn>

Presence: [0..1]

Definition: Payment schedule frequency pattern which indicates how frequently a payment is made.

RequestedFrequencyPattern <ReqdFrqcyPttrn> contains one of the following elements (see "Frequency37Choice" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		633
Or}	Proprietary *<Prtry>*	[1..1]	Text		633

2.4.5.2.2.7.5 NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>

Presence: [0..1]

Definition: Adjustment indicator for a non-working day to enable payment to be made on the next working day.

Datatype: "BusinessDayConvention1Code" on page 711

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

2.4.5.2.2.8 TransferInstruction <TrfInstr>

Presence: [0..1]

Definition: Provides further information about the status of transferred scheduled payment(s).

TransferInstruction <TrfInstr> contains the following **TransferInstruction1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		117
	Code *<Cd>*	[1..1]	Text		118
	Proprietary *<Prtry>*	[0..1]	Text		118
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		118
	StartDate *<StartDt>*	[0..1]	Date		118
	Description *<Desc>*	[0..1]	Text		118

2.4.5.2.2.8.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

- *Meaning When True:* Yes

- *Meaning When False:* No

2.4.5.2.2.8.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: "Max35Text" on page 731

2.4.5.2.2.8.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: "Max256Text" on page 730

2.4.5.2.2.8.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: "ISODateTime" on page 725

2.4.5.2.2.8.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: "ISODate" on page 725

2.4.5.2.2.8.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: "Max350Text" on page 730

2.4.5.2.2.9 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see <u>"PartyIdentification272"</u> on <u>page 639</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

2.4.5.2.2.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

2.4.5.2.2.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

2.4.5.2.2.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

2.4.5.2.2.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

2.4.5.2.2.14 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see <u>"PartyIdentification272" on page 639</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

2.4.5.2.2.15 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C11 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

2.4.5.2.2.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

2.4.5.2.2.17 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 648 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		648
	InstructionInformation *<InstrInf>*	[0..1]	Text		649

2.4.5.2.2.18 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 638 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		639
Or}	Proprietary *<Prtry>*	[1..1]	Text		639

2.4.5.2.2.19 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 662 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		662
	Authority *<Authrty>*	[0..1]			662
	Name *<Nm>*	[0..1]	Text		663
	Country *<Ctry>*	[0..1]	CodeSet	C18	663
	Details *<Dtls>*	[0..*]			663
	Type *<Tp>*	[0..1]	Text		663
	Date *<Dt>*	[0..1]	Date		664
	Country *<Ctry>*	[0..1]	CodeSet	C18	664
	Code *<Cd>*	[0..1]	Text		664
	Amount *<Amt>*	[0..1]	Amount	C2, C20	664
	Information *<Inf>*	[0..*]	Text		664

2.4.5.2.2.20 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		129
	Debtor <*Dbtr*>	[0..1]	±		129
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		129
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		130
	ReferenceNumber <*RefNb*>	[0..1]	Text		130
	Method <*Mtd*>	[0..1]	Text		130
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	130
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	131
	Date <*Dt*>	[0..1]	Date		131
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		131
	Record <*Rcrd*>	[0..*]			131
	Type <*Tp*>	[0..1]	Text		132
	Category <*Ctgy*>	[0..1]	Text		132
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		132
	DebtorStatus <*DbtrSts*>	[0..1]	Text		133
	CertificateIdentification <*CertId*>	[0..1]	Text		133
	FormsCode <*FrmsCd*>	[0..1]	Text		133
	Period <*Prd*>	[0..1]			133
	Year <*Yr*>	[0..1]	Year		133
	Type <*Tp*>	[0..1]	CodeSet		133
	FromToDate <*FrToDt*>	[0..1]	±		134
	TaxAmount <*TaxAmt*>	[0..1]			135
	Rate <*Rate*>	[0..1]	Rate		135
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	135
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	135
	Details <*Dtls*>	[0..*]			136
	Period <*Prd*>	[0..1]			136
	Year <*Yr*>	[0..1]	Year		136
	Type <*Tp*>	[0..1]	CodeSet		137
	FromToDate <*FrToDt*>	[0..1]	±		137
	Amount <*Amt*>	[1..1]	Amount	C2, C8	138

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		138

2.4.5.2.2.20.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 707 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		707
	RegistrationIdentification <*RegnId*>	[0..1]	Text		707
	TaxType <*TaxTp*>	[0..1]	Text		707

2.4.5.2.2.20.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		707
	RegistrationIdentification <*RegnId*>	[0..1]	Text		708
	TaxType <*TaxTp*>	[0..1]	Text		708
	Authorisation <*Authstn*>	[0..1]			708
	Title <*Titl*>	[0..1]	Text		708
	Name <*Nm*>	[0..1]	Text		708

2.4.5.2.2.20.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

2.4.5.2.2.20.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.2.20.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 729

2.4.5.2.2.20.6 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

2.4.5.2.2.20.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.5.2.2.20.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.5.2.2.20.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 725

2.4.5.2.2.20.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 728

2.4.5.2.2.20.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record **<Rcrd>** contains the following **TaxRecord3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		132
	Category *<Ctgy>*	[0..1]	Text		132
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		132
	DebtorStatus *<DbtrSts>*	[0..1]	Text		133
	CertificateIdentification *<CertId>*	[0..1]	Text		133
	FormsCode *<FrmsCd>*	[0..1]	Text		133
	Period *<Prd>*	[0..1]			133
	Year *<Yr>*	[0..1]	Year		133
	Type *<Tp>*	[0..1]	CodeSet		133
	FromToDate *<FrToDt>*	[0..1]	±		134
	TaxAmount *<TaxAmt>*	[0..1]			135
	Rate *<Rate>*	[0..1]	Rate		135
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	135
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	135
	Details *<Dtls>*	[0..*]			136
	Period *<Prd>*	[0..1]			136
	Year *<Yr>*	[0..1]	Year		136
	Type *<Tp>*	[0..1]	CodeSet		137
	FromToDate *<FrToDt>*	[0..1]	±		137
	Amount *<Amt>*	[1..1]	Amount	C2, C8	138
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		138

2.4.5.2.2.20.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 731

2.4.5.2.2.20.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 731

2.4.5.2.2.20.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 731

2.4.5.2.2.20.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 731

2.4.5.2.2.20.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 731

2.4.5.2.2.20.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 731

2.4.5.2.2.20.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		133
	Type *<Tp>*	[0..1]	CodeSet		133
	FromToDate *<FrToDt>*	[0..1]	±		134

2.4.5.2.2.20.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

2.4.5.2.2.20.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

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

2.4.5.2.2.20.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromDate <*FrDt*>	[1..1]	Date		626
	ToDate <*ToDt*>	[1..1]	Date		626

2.4.5.2.2.20.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Rate *<Rate>*	[0..1]	Rate		135
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	135
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	135
	Details *<Dtls>*	[0..*]			136
	Period *<Prd>*	[0..1]			136
	Year *<Yr>*	[0..1]	Year		136
	Type *<Tp>*	[0..1]	CodeSet		137
	FromToDate *<FrToDt>*	[0..1]	±		137
	Amount *<Amt>*	[1..1]	Amount	C2, C8	138

2.4.5.2.2.20.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 728

2.4.5.2.2.20.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.5.2.2.20.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

Impacted by: <u>C2 "ActiveOrHistoricCurrency"</u>, <u>C8 "CurrencyAmount"</u>

Datatype: <u>"ActiveOrHistoricCurrencyAndAmount" on page 709</u>

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.5.2.2.20.11.8.4 Details <Dtls>

Presence: [0..*]

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

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]			136
	Year *<Yr>*	[0..1]	Year		136
	Type *<Tp>*	[0..1]	CodeSet		137
	FromToDate *<FrToDt>*	[0..1]	±		137
	Amount *<Amt>*	[1..1]	Amount	C2, C8	138

2.4.5.2.2.20.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		136
	Type *<Tp>*	[0..1]	CodeSet		137
	FromToDate *<FrToDt>*	[0..1]	±		137

2.4.5.2.2.20.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

2.4.5.2.2.20.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

2.4.5.2.2.20.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromDate <*FrDt*>	[1..1]	Date		626
	ToDate <*ToDt*>	[1..1]	Date		626

2.4.5.2.2.20.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.5.2.2.20.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 729

2.4.5.2.2.21 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation9** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		139
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		139
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		139
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			140
	Name *<Nm>*	[1..1]	Text		140
	Address *<Adr>*	[1..1]	±		140

2.4.5.2.2.21.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 731

2.4.5.2.2.21.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 722

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

2.4.5.2.2.21.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 730

2.4.5.2.2.21.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		140
	Address *<Adr>*	[1..1]	±		140

2.4.5.2.2.21.4.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

2.4.5.2.2.21.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			658
{Or	Code <Cd>	[1..1]	CodeSet		659
Or}	Proprietary <Prtry>	[1..1]	±		659
	CareOf <CareOf>	[0..1]	Text		659
	Department <Dept>	[0..1]	Text		659
	SubDepartment <SubDept>	[0..1]	Text		660
	StreetName <StrtNm>	[0..1]	Text		660
	BuildingNumber <BldgNb>	[0..1]	Text		660
	BuildingName <BldgNm>	[0..1]	Text		660
	Floor <Flr>	[0..1]	Text		660
	UnitNumber <UnitNb>	[0..1]	Text		660
	PostBox <PstBx>	[0..1]	Text		660
	Room <Room>	[0..1]	Text		660
	PostCode <PstCd>	[0..1]	Text		661
	TownName <TwnNm>	[0..1]	Text		661
	TownLocationName <TwnLctnNm>	[0..1]	Text		661
	DistrictName <DstrctNm>	[0..1]	Text		661
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		661
	Country <Ctry>	[0..1]	CodeSet	C18	661
	AddressLine <AdrLine>	[0..7]	Text		661

2.4.5.2.2.22 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		665
	Structured <Strd>	[0..*]	±		665

2.4.5.3 BalanceTransferFundingLimit <BalTrfFndgLmt>

Presence: [0..1]

Definition: Maximum value that the new account servicer will pay to the old account servicer when the closing balance on the old account is negative.

BalanceTransferFundingLimit <BalTrfFndgLmt> contains the following **BalanceTransferFundingLimit1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CurrencyAmount *<CcyAmt>*	[1..1]	Amount	C1, C7	142

2.4.5.3.1 CurrencyAmount <CcyAmt>

Presence: [1..1]

Definition: Maximum value and related currency that can be sent by the new account servicer to the old account servicer in case of a negative closing balance.

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.6   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C18 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 638 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		638
	Envelope *<Envlp>*	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

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

3 acmt.028.001.05 AccountSwitchInformationResponseV05

3.1 MessageDefinition Functionality

The AccountSwitchInformationResponse message is sent by the account servicer that previously held the account to the new account servicer to signal whether the account owner's account can be switched and to pass details of payment arrangements to be transferred to the new account servicer if the account may be switched. Confirmation of the balance transfer window is permitted by the old account servicer.

Outline

The AccountSwitchInformationResponseV05 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch.

C. NewAccount

New account to which the switch will be made (destination account).

D. OldAccount

Account held at the old account servicer being switched to the new account servicer.

E. PaymentInstruction

Details of debit payment arrangements associated with the old account. For example the payment may be a standing order, a bill payment arrangement or a future dated payment.

F. DirectDebitInstruction

Details of a direct debit instruction associated with the old account.

G. SupplementaryData

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

3.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwitchInfRspn>	[1..1]			
	MessageIdentification <*MsgId*>	[1..1]	±		153
	AccountSwitchDetails <*AcctSwitchDtls*>	[1..1]			153
	UniqueReferenceNumber <*UnqRefNb*>	[1..1]	Text		154
	RoutingUniqueReferenceNumber <*RtgUnqRefNb*>	[1..1]	Text		154
	SwitchReceivedDateTime <*SwtchRcvdDtTm*>	[0..1]	DateTime		154
	SwitchDate <*SwtchDt*>	[0..1]	Date		154
	SwitchType <*SwtchTp*>	[1..1]	CodeSet		154
	SwitchStatus <*SwtchSts*>	[0..1]	CodeSet		155
	BalanceTransferWindow <*BalTrfWndw*>	[0..1]	CodeSet		156
	Response <*Rspn*>	[0..*]	±		156
	NewAccount <*NewAcct*>	[1..1]		C24, C22	157
	Identification <*Id*>	[0..1]	±		157
	Type <*Tp*>	[0..1]	±		157
	Currency <*Ccy*>	[0..1]	CodeSet	C2	158
	Name <*Nm*>	[0..1]	Text		158
	Proxy <*Prxy*>	[0..1]	±		158
	Owner <*Ownr*>	[0..1]	±		159
	Servicer <*Svcr*>	[0..1]	±		160
	OldAccount <*OdAcct*>	[1..1]		C24, C22	160
	Identification <*Id*>	[0..1]	±		161
	Type <*Tp*>	[0..1]	±		161
	Currency <*Ccy*>	[0..1]	CodeSet	C2	161
	Name <*Nm*>	[0..1]	Text		162
	Proxy <*Prxy*>	[0..1]	±		162
	Owner <*Ownr*>	[0..1]	±		162
	Servicer <*Svcr*>	[0..1]	±		163
	PaymentInstruction <*PmtInstr*>	[0..*]		C5, C6, C7, C8, C9, C10, C15,	164

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
				C17, C29, C30, C36, C11, C12, C13, C14, C34	
	PaymentInformationIdentification <*PmtInfId*>	[1..1]	Text		171
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		171
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		171
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		172
	ControlSum <*CtrlSum*>	[0..1]	Quantity		172
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		172
	RequestedExecutionDate <*ReqdExctnDt*>	[1..1]	Date		172
	PoolingAdjustmentDate <*PoolgAdjstmntDt*>	[0..1]	Date		173
	Debtor <*Dbtr*>	[1..1]	±		173
	DebtorAccount <*DbtrAcct*>	[1..1]	±	C25, C23	174
	DebtorAgent <*DbtrAgt*>	[1..1]	±		175
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C25, C23	176
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		177
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		177
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		178
	ChargesAccount <*ChrgsAcct*>	[0..1]	±	C25, C23	179
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		180
	CreditTransferTransactionInformation <*CdtTrfTxInf*>	[1..*]		C26, C27, C28, C33, C35	180
	PaymentIdentification <*PmtId*>	[1..1]	±		184
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		184
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		185
	Amount <*Amt*>	[1..1]	Amount	C1, C19	185
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		186
	ChequeInstruction <*ChqInstr*>	[0..1]		C16	186

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ChequeType <*ChqTp*>	[0..1]	CodeSet		187
	ChequeNumber <*ChqNb*>	[0..1]	Text		188
	ChequeFrom <*ChqFr*>	[0..1]			188
	Name <*Nm*>	[1..1]	Text		188
	Address <*Adr*>	[1..1]	±		189
	DeliveryMethod <*DlvryMtd*>	[0..1]			189
{Or	**Code** <*Cd*>	[1..1]	CodeSet		190
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		190
	DeliverTo <*DlvrTo*>	[0..1]			190
	Name <*Nm*>	[1..1]	Text		191
	Address <*Adr*>	[1..1]	±		191
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		191
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		192
	FormsCode <*FrmsCd*>	[0..1]	Text		192
	MemoField <*MemoFld*>	[0..2]	Text		192
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		192
	PrintLocation <*PrtLctn*>	[0..1]	Text		192
	Signature <*Sgntr*>	[0..5]	Text		192
	Frequency <*Frqcy*>	[0..1]			192
	Sequence <*Seq*>	[0..1]	Text		193
	StartDate <*StartDt*>	[1..1]	Date		193
	EndPointChoice <*EndPtChc*>	[1..1]			193
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		193
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		193
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		194
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		194
	TransferInstruction <*TrfInstr*>	[0..1]			194
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		194
	Code <*Cd*>	[1..1]	Text		195
	Proprietary <*Prtry*>	[0..1]	Text		195
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		195

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	StartDate <*StartDt*>	[0..1]	Date		195
	Description <*Desc*>	[0..1]	Text		195
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		195
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		196
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		197
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		198
	CreditorAgent <*CdtrAgt*>	[1..1]	±		199
	Creditor <*Cdtr*>	[0..1]	±		200
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C25, C23	200
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		201
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		202
	Purpose <*Purp*>	[0..1]	±		203
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		203
	Tax <*Tax*>	[0..1]			204
	Creditor <*Cdtr*>	[0..1]	±		206
	Debtor <*Dbtr*>	[0..1]	±		206
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		206
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		207
	ReferenceNumber <*RefNb*>	[0..1]	Text		207
	Method <*Mtd*>	[0..1]	Text		207
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C20	207
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C20	208
	Date <*Dt*>	[0..1]	Date		208
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		208
	Record <*Rcrd*>	[0..*]			208
	Type <*Tp*>	[0..1]	Text		209
	Category <*Ctgy*>	[0..1]	Text		209
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		209
	DebtorStatus <*DbtrSts*>	[0..1]	Text		210
	CertificateIdentification <*CertId*>	[0..1]	Text		210
	FormsCode <*FrmsCd*>	[0..1]	Text		210

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Period <*Prd*>	[0..1]			210
	Year <*Yr*>	[0..1]	Year		210
	Type <*Tp*>	[0..1]	CodeSet		210
	FromToDate <*FrToDt*>	[0..1]	±		211
	TaxAmount <*TaxAmt*>	[0..1]			212
	Rate <*Rate*>	[0..1]	Rate		212
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C20	212
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C20	212
	Details <*Dtls*>	[0..*]			213
	Period <*Prd*>	[0..1]			213
	Year <*Yr*>	[0..1]	Year		213
	Type <*Tp*>	[0..1]	CodeSet		214
	FromToDate <*FrToDt*>	[0..1]	±		214
	Amount <*Amt*>	[1..1]	Amount	C2, C20	215
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		215
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			215
	RemittanceIdentification <*RmtId*>	[0..1]	Text		216
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		216
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		216
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			217
	Name <*Nm*>	[1..1]	Text		217
	Address <*Adr*>	[1..1]	±		217
	RemittanceInformation <*RmtInf*>	[0..1]	±		218
	DirectDebitInstruction <*DrctDbtInstr*>	[0..*]			219
	MandateIdentification <*MndtId*>	[1..1]	Text		219
	AutomatedDirectDebitInstructionIndicator <*AutomtdDrctDbtInstrInd*>	[0..1]	Indicator		219
	DirectDebitTransferableIndicator <*DrctDbtTrfblInd*>	[0..1]	Indicator		220
	Creditor <*Cdtr*>	[1..1]	±		220
	LastCollectionCurrencyAmount <*LastColltnCcyAmt*>	[0..1]	Amount	C2, C20	221
	LastCollectionDate <*LastColltnDt*>	[0..1]	Date		222
	OtherDetails <*OthrDtls*>	[0..*]			222

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		222
	Code <*Cd*>	[1..1]	Text		223
	Proprietary <*Prtry*>	[0..1]	Text		223
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		223
	StartDate <*StartDt*>	[0..1]	Date		223
	Description <*Desc*>	[0..1]	Text		223
	SupplementaryData <*SplmtryData*>	[0..*]	±	C32	223

3.3   Constraints

C1   ActiveCurrency

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

C2   ActiveOrHistoricCurrency

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

C3   AnyBIC

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

C4   BICFI

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

C5   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.

C6   ChargesAccountAgentRule

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

C7   ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

C8   ChequeAndCreditorAccountRule

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

C9   ChequeDeliveryAndCreditorAgentRule

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

C10   ChequeDeliveryAndNoCreditorAgentRule

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

C11   ChequeFromGuideline

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

C12   ChequeInstructionDeliverToCreditorAgentGuideline

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

C13   ChequeInstructionDeliverToCreditorGuideline

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

C14   ChequeInstructionDeliverToDebtorGuideline

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

C15   ChequeInstructionRule

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

C16   ChequeMaturityDateRule

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

C17   ChequeNoDeliveryAndNoCreditorAgentRule

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

C18   Country

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

C19   CurrencyAmount

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

Note: The decimal separator is a dot.

C20   CurrencyAmount

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

Note: The decimal separator is a dot.

C21   IBAN

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

C22   IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email
address or a mobile number, then the proxy element should be used for the identification of the
account.

C23   IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email
address or a mobile number, then the proxy element should be used for the identification of the
account.

C24   IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C25   IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C26   InstructionForCreditorAgentRule

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

C27   IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C28   IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C29   NonChequePaymentMethodRule

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

C30   PaymentTypeInformationRule

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

C31   RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C32   SupplementaryDataRule

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

C33   UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C34   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C35   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C36   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.

3.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1   MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

3.4.2   AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <*UnqRefNb*>	[1..1]	Text		154
	RoutingUniqueReferenceNumber <*RtgUnqRefNb*>	[1..1]	Text		154
	SwitchReceivedDateTime <*SwtchRcvdDtTm*>	[0..1]	DateTime		154
	SwitchDate <*SwtchDt*>	[0..1]	Date		154
	SwitchType <*SwtchTp*>	[1..1]	CodeSet		154
	SwitchStatus <*SwtchSts*>	[0..1]	CodeSet		155
	BalanceTransferWindow <*BalTrfWndw*>	[0..1]	CodeSet		156
	Response <*Rspn*>	[0..*]	±		156

3.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

3.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

3.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

3.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

3.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

3.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period.

CodeName	Name	Definition
		Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

3.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

3.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 706 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ResponseCode *<RspnCd>*	[1..1]	Text		706
	AdditionalDetails *<AddtlDtls>*	[0..1]	Text		706

3.4.3 NewAccount <NewAcct>

Presence: [1..1]

Definition: New account to which the switch will be made (destination account).

Impacted by: C24 "IdentificationOrProxyPresenceRule", C22 "IdentificationAndProxyGuideline"

NewAccount <NewAcct> contains the following **CashAccount43** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		157
	Type <*Tp*>	[0..1]	±		157
	Currency <*Ccy*>	[0..1]	CodeSet	C2	158
	Name <*Nm*>	[0..1]	Text		158
	Proxy <*Prxy*>	[0..1]	±		158
	Owner <*Ownr*>	[0..1]	±		159
	Servicer <*Svcr*>	[0..1]	±		160

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or proxy must be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

3.4.3.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 624 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet	C21	624
Or}	Other <*Othr*>	[1..1]	±		625

3.4.3.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 620 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		620
Or}	Proprietary <Prtry>	[1..1]	Text		620

3.4.3.3 Currency <Ccy>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 710

Constraints

- **ActiveOrHistoricCurrency**

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

3.4.3.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 732

3.4.3.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			623
{Or	Code <Cd>	[1..1]	CodeSet		624
Or}	Proprietary <Prtry>	[1..1]	Text		624
	Identification <Id>	[1..1]	Text		624

3.4.3.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

3.4.3.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

3.4.4 OldAccount <OdAcct>

Presence: [1..1]

Definition: Account held at the old account servicer being switched to the new account servicer.

Impacted by: C24 "IdentificationOrProxyPresenceRule", C22 "IdentificationAndProxyGuideline"

OldAccount <OdAcct> contains the following **CashAccount43** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		161
	Type *<Tp>*	[0..1]	±		161
	Currency *<Ccy>*	[0..1]	CodeSet	C2	161
	Name *<Nm>*	[0..1]	Text		162
	Proxy *<Prxy>*	[0..1]	±		162
	Owner *<Ownr>*	[0..1]	±		162
	Servicer *<Svcr>*	[0..1]	±		163

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or proxy must be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

3.4.4.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 624 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet	C21	624
Or}	Other <*Othr*>	[1..1]	±		625

3.4.4.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 620 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		620
Or}	Proprietary <*Prtry*>	[1..1]	Text		620

3.4.4.3 Currency <Ccy>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 710

Constraints

- **ActiveOrHistoricCurrency**

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

3.4.4.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 732

3.4.4.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			623
{Or	Code <*Cd*>	[1..1]	CodeSet		624
Or}	Proprietary <*Prtry*>	[1..1]	Text		624
	Identification <*Id*>	[1..1]	Text		624

3.4.4.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		640
	PostalAddress *<PstlAdr>*	[0..1]	±		641
	Identification *<Id>*	[0..1]			641
{Or	OrganisationIdentification *<OrgId>*	[1..1]			642
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C3	643
	LEI *<LEI>*	[0..1]	IdentifierSet		643
	Other *<Othr>*	[0..*]			643
	Identification *<Id>*	[1..1]	Text		644
	SchemeName *<SchmeNm>*	[0..1]			644
{Or	Code *<Cd>*	[1..1]	CodeSet		644
Or}	Proprietary *<Prtry>*	[1..1]	Text		644
	Issuer *<Issr>*	[0..1]	Text		644
Or}	PrivateIdentification *<PrvtId>*	[1..1]			644
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			645
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646
	Other *<Othr>*	[0..*]			646
	Identification *<Id>*	[1..1]	Text		646
	SchemeName *<SchmeNm>*	[0..1]			646
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647
	Issuer *<Issr>*	[0..1]	Text		647
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C18	647
	ContactDetails *<CtctDtls>*	[0..1]	±		647

3.4.4.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

3.4.5   PaymentInstruction <PmtInstr>

Presence: [0..*]

Definition: Details of debit payment arrangements associated with the old account. For example the payment may be a standing order, a bill payment arrangement or a future dated payment.

Impacted by: C5 "ChargeBearerRule", C6 "ChargesAccountAgentRule", C7 "ChargesAccountRule", C8 "ChequeAndCreditorAccountRule", C9 "ChequeDeliveryAndCreditorAgentRule", C10 "ChequeDeliveryAndNoCreditorAgentRule", C15 "ChequeInstructionRule", C17 "ChequeNoDeliveryAndNoCreditorAgentRule", C29 "NonChequePaymentMethodRule", C30 "PaymentTypeInformationRule", C36 "UltimateDebtorRule", C11 "ChequeFromGuideline", C12 "ChequeInstructionDeliverToCreditorAgentGuideline", C13 "ChequeInstructionDeliverToCreditorGuideline", C14 "ChequeInstructionDeliverToDebtorGuideline", C34 "UltimateDebtorGuideline"

PaymentInstruction <PmtInstr> contains the following **PaymentInstruction43** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		171
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		171
	BatchBooking <BtchBookg>	[0..1]	Indicator		171
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		172
	ControlSum <CtrlSum>	[0..1]	Quantity		172
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		172
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	Date		172
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		173
	Debtor <Dbtr>	[1..1]	±		173
	DebtorAccount <DbtrAcct>	[1..1]	±	C25, C23	174
	DebtorAgent <DbtrAgt>	[1..1]	±		175
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C25, C23	176
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		177
	UltimateDebtor <UltmtDbtr>	[0..1]	±		177
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		178
	ChargesAccount <ChrgsAcct>	[0..1]	±	C25, C23	179
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		180
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]		C26, C27, C28, C33, C35	180
	PaymentIdentification <PmtId>	[1..1]	±		184
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		184
	TaxRateMarker <TaxRateMrkr>	[0..1]	CodeSet		185
	Amount <Amt>	[1..1]	Amount	C1, C19	185
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		186
	ChequeInstruction <ChqInstr>	[0..1]		C16	186
	ChequeType <ChqTp>	[0..1]	CodeSet		187
	ChequeNumber <ChqNb>	[0..1]	Text		188
	ChequeFrom <ChqFr>	[0..1]			188

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		188
	Address *<Adr>*	[1..1]	±		189
	DeliveryMethod *<DlvryMtd>*	[0..1]			189
{Or	**Code** *<Cd>*	[1..1]	CodeSet		190
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		190
	DeliverTo *<DlvrTo>*	[0..1]			190
	Name *<Nm>*	[1..1]	Text		191
	Address *<Adr>*	[1..1]	±		191
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		191
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		192
	FormsCode *<FrmsCd>*	[0..1]	Text		192
	MemoField *<MemoFld>*	[0..2]	Text		192
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		192
	PrintLocation *<PrtLctn>*	[0..1]	Text		192
	Signature *<Sgntr>*	[0..5]	Text		192
	Frequency *<Frqcy>*	[0..1]			192
	Sequence *<Seq>*	[0..1]	Text		193
	StartDate *<StartDt>*	[1..1]	Date		193
	EndPointChoice *<EndPtChc>*	[1..1]			193
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		193
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		193
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		194
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		194
	TransferInstruction *<TrfInstr>*	[0..1]			194
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		194
	Code *<Cd>*	[1..1]	Text		195
	Proprietary *<Prtry>*	[0..1]	Text		195
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		195
	StartDate *<StartDt>*	[0..1]	Date		195
	Description *<Desc>*	[0..1]	Text		195
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		195

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		196
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		197
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		198
	CreditorAgent *<CdtrAgt>*	[1..1]	±		199
	Creditor *<Cdtr>*	[0..1]	±		200
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C25, C23	200
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		201
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		202
	Purpose *<Purp>*	[0..1]	±		203
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		203
	Tax *<Tax>*	[0..1]			204
	Creditor *<Cdtr>*	[0..1]	±		206
	Debtor *<Dbtr>*	[0..1]	±		206
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		206
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		207
	ReferenceNumber *<RefNb>*	[0..1]	Text		207
	Method *<Mtd>*	[0..1]	Text		207
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C20	207
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C20	208
	Date *<Dt>*	[0..1]	Date		208
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		208
	Record *<Rcrd>*	[0..*]			208
	Type *<Tp>*	[0..1]	Text		209
	Category *<Ctgy>*	[0..1]	Text		209
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		209
	DebtorStatus *<DbtrSts>*	[0..1]	Text		210
	CertificateIdentification *<CertId>*	[0..1]	Text		210
	FormsCode *<FrmsCd>*	[0..1]	Text		210
	Period *<Prd>*	[0..1]			210
	Year *<Yr>*	[0..1]	Year		210
	Type *<Tp>*	[0..1]	CodeSet		210

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromToDate <*FrToDt*>	[0..1]	±		211
	TaxAmount <*TaxAmt*>	[0..1]			212
	Rate <*Rate*>	[0..1]	Rate		212
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C20	212
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C20	212
	Details <*Dtls*>	[0..*]			213
	Period <*Prd*>	[0..1]			213
	Year <*Yr*>	[0..1]	Year		213
	Type <*Tp*>	[0..1]	CodeSet		214
	FromToDate <*FrToDt*>	[0..1]	±		214
	Amount <*Amt*>	[1..1]	Amount	C2, C20	215
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		215
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			215
	RemittanceIdentification <*RmtId*>	[0..1]	Text		216
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		216
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		216
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			217
	Name <*Nm*>	[1..1]	Text		217
	Address <*Adr*>	[1..1]	±		217
	RemittanceInformation <*RmtInf*>	[0..1]	±		218

Constraints

- **ChargeBearerRule**

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

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

  CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

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

- **ChargesAccountAgentRule**

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

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

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

- **ChequeAndCreditorAccountRule**

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

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

- **ChequeDeliveryAndCreditorAgentRule**

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

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

- **ChequeDeliveryAndNoCreditorAgentRule**

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

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

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

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

- **ChequeNoDeliveryAndNoCreditorAgentRule**

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

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

- **NonChequePaymentMethodRule**

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

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

- **PaymentTypeInformationRule**

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

```
On Condition
    /PaymentTypeInformation is present
```

```
Following Must be True
    /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent
```

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

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

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

  CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

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

3.4.5.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 731

3.4.5.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod3Code" on page 720

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

3.4.5.3 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.

-Default value for BatchBookingIndicator is false.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 727):

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

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

3.4.5.4 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 729

3.4.5.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 728

3.4.5.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		649
	ServiceLevel <*SvcLvl*>	[0..*]			649
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	LocalInstrument <*LclInstrm*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	CategoryPurpose <*CtgyPurp*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		651
Or}	Proprietary <*Prtry*>	[1..1]	Text		651

3.4.5.7 RequestedExecutionDate <ReqdExctnDt>

Presence: [1..1]

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

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

Datatype: "ISODate" on page 725

3.4.5.8 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 725

3.4.5.9 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

3.4.5.10 DebtorAccount <DbtrAcct>

Presence: [1..1]

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

Impacted by: C25 "IdentificationOrProxyPresenceRule", C23 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

   If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

   Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
     /Identification Must be present
  Or    /Proxy Must be present
```

3.4.5.11 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

3.4.5.12 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: C25 "IdentificationOrProxyPresenceRule", C23 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		621
	Type <Tp>	[0..1]	±		621
	Currency <Ccy>	[0..1]	CodeSet	C2	621
	Name <Nm>	[0..1]	Text		622
	Proxy <Prxy>	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
     /Identification Must be present
 Or     /Proxy Must be present
```

3.4.5.13 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

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

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

Datatype: "Max140Text" on page 729

3.4.5.14 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

3.4.5.15 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 711

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

3.4.5.16 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

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

Impacted by: C25 "IdentificationOrProxyPresenceRule", C23 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

• **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

• **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
    Following Must be True
        /Identification Must be present
    Or    /Proxy Must be present
```

3.4.5.17 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

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

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

3.4.5.18 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

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

Impacted by: C26 "InstructionForCreditorAgentRule", C27 "IntermediaryAgent2Rule", C28 "IntermediaryAgent3Rule", C33 "UltimateCreditorGuideline", C35 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction59 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±		184
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		184
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		185
	Amount <*Amt*>	[1..1]	Amount	C1, C19	185
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		186
	ChequeInstruction <*ChqInstr*>	[0..1]		C16	186
	ChequeType <*ChqTp*>	[0..1]	CodeSet		187
	ChequeNumber <*ChqNb*>	[0..1]	Text		188
	ChequeFrom <*ChqFr*>	[0..1]			188
	Name <*Nm*>	[1..1]	Text		188
	Address <*Adr*>	[1..1]	±		189
	DeliveryMethod <*DlvryMtd*>	[0..1]			189
{Or	**Code** <*Cd*>	[1..1]	CodeSet		190
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		190
	DeliverTo <*DlvrTo*>	[0..1]			190
	Name <*Nm*>	[1..1]	Text		191
	Address <*Adr*>	[1..1]	±		191
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		191
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		192
	FormsCode <*FrmsCd*>	[0..1]	Text		192
	MemoField <*MemoFld*>	[0..2]	Text		192
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		192
	PrintLocation <*PrtLctn*>	[0..1]	Text		192
	Signature <*Sgntr*>	[0..5]	Text		192
	Frequency <*Frqcy*>	[0..1]			192
	Sequence <*Seq*>	[0..1]	Text		193
	StartDate <*StartDt*>	[1..1]	Date		193
	EndPointChoice <*EndPtChc*>	[1..1]			193
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		193
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		193

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RequestedFrequencyPattern <ReqdFrqcyPttrn>	[0..1]	±		194
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		194
	TransferInstruction <TrfInstr>	[0..1]			194
	TransferIndicator <TrfInd>	[0..1]	Indicator		194
	Code <Cd>	[1..1]	Text		195
	Proprietary <Prtry>	[0..1]	Text		195
	StartDateTime <StartDtTm>	[0..1]	DateTime		195
	StartDate <StartDt>	[0..1]	Date		195
	Description <Desc>	[0..1]	Text		195
	UltimateDebtor <UltmtDbtr>	[0..1]	±		195
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		196
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		197
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		198
	CreditorAgent <CdtrAgt>	[1..1]	±		199
	Creditor <Cdtr>	[0..1]	±		200
	CreditorAccount <CdtrAcct>	[0..1]	±	C25, C23	200
	UltimateCreditor <UltmtCdtr>	[0..1]	±		201
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		202
	Purpose <Purp>	[0..1]	±		203
	RegulatoryReporting <RgltryRptg>	[0..10]	±		203
	Tax <Tax>	[0..1]			204
	Creditor <Cdtr>	[0..1]	±		206
	Debtor <Dbtr>	[0..1]	±		206
	UltimateDebtor <UltmtDbtr>	[0..1]	±		206
	AdministrationZone <AdmstnZone>	[0..1]	Text		207
	ReferenceNumber <RefNb>	[0..1]	Text		207
	Method <Mtd>	[0..1]	Text		207
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C20	207
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C20	208
	Date <Dt>	[0..1]	Date		208
	SequenceNumber <SeqNb>	[0..1]	Quantity		208

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Record *<Rcrd>*	[0..*]			208
	Type *<Tp>*	[0..1]	Text		209
	Category *<Ctgy>*	[0..1]	Text		209
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		209
	DebtorStatus *<DbtrSts>*	[0..1]	Text		210
	CertificateIdentification *<CertId>*	[0..1]	Text		210
	FormsCode *<FrmsCd>*	[0..1]	Text		210
	Period *<Prd>*	[0..1]			210
	Year *<Yr>*	[0..1]	Year		210
	Type *<Tp>*	[0..1]	CodeSet		210
	FromToDate *<FrToDt>*	[0..1]	±		211
	TaxAmount *<TaxAmt>*	[0..1]			212
	Rate *<Rate>*	[0..1]	Rate		212
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C20	212
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C20	212
	Details *<Dtls>*	[0..*]			213
	Period *<Prd>*	[0..1]			213
	Year *<Yr>*	[0..1]	Year		213
	Type *<Tp>*	[0..1]	CodeSet		214
	FromToDate *<FrToDt>*	[0..1]	±		214
	Amount *<Amt>*	[1..1]	Amount	C2, C20	215
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		215
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]			215
	RemittanceIdentification *<RmtId>*	[0..1]	Text		216
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		216
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		216
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			217
	Name *<Nm>*	[1..1]	Text		217
	Address *<Adr>*	[1..1]	±		217
	RemittanceInformation *<RmtInf>*	[0..1]	±		218

Constraints

- **InstructionForCreditorAgentRule**

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

  ```
  On Condition
      /CreditorAccount is present
   And    /InstructionForCreditorAgent[1] is present
  Following Must be True
      /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>
  PartialInstruction3Code
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

3.4.5.18.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 634 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		634
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		634
	UETR <*UETR*>	[0..1]	IdentifierSet		634

3.4.5.18.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		649
	ServiceLevel <SvcLvl>	[0..*]			649
{Or	Code <Cd>	[1..1]	CodeSet		650
Or}	Proprietary <Prtry>	[1..1]	Text		650
	LocalInstrument <LclInstrm>	[0..1]			650
{Or	Code <Cd>	[1..1]	CodeSet		650
Or}	Proprietary <Prtry>	[1..1]	Text		650
	CategoryPurpose <CtgyPurp>	[0..1]			650
{Or	Code <Cd>	[1..1]	CodeSet		651
Or}	Proprietary <Prtry>	[1..1]	Text		651

3.4.5.18.3 TaxRateMarker <TaxRateMrkr>

Presence: [0..1]

Definition: Specifies the rate of tax levied.

Datatype: "TaxRateMarker1Code" on page 724

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

3.4.5.18.4 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C19 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

• **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.5.18.5 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 711

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

3.4.5.18.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C16 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following **Cheque19** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ChequeType <*ChqTp*>	[0..1]	CodeSet		187
	ChequeNumber <*ChqNb*>	[0..1]	Text		188
	ChequeFrom <*ChqFr*>	[0..1]			188
	Name <*Nm*>	[1..1]	Text		188
	Address <*Adr*>	[1..1]	±		189
	DeliveryMethod <*DlvryMtd*>	[0..1]			189
{Or	**Code** <*Cd*>	[1..1]	CodeSet		190
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		190
	DeliverTo <*DlvrTo*>	[0..1]			190
	Name <*Nm*>	[1..1]	Text		191
	Address <*Adr*>	[1..1]	±		191
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		191
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		192
	FormsCode <*FrmsCd*>	[0..1]	Text		192
	MemoField <*MemoFld*>	[0..2]	Text		192
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		192
	PrintLocation <*PrtLctn*>	[0..1]	Text		192
	Signature <*Sgntr*>	[0..5]	Text		192

Constraints

- **ChequeMaturityDateRule**

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

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

3.4.5.18.6.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 712

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

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

3.4.5.18.6.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

3.4.5.18.6.3 ChequeFrom <ChqFr>

Presence: [0..1]

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

ChequeFrom <ChqFr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		188
	Address *<Adr>*	[1..1]	±		189

3.4.5.18.6.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

3.4.5.18.6.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			658
{Or	Code *<Cd>*	[1..1]	CodeSet		659
Or}	Proprietary *<Prtry>*	[1..1]	±		659
	CareOf *<CareOf>*	[0..1]	Text		659
	Department *<Dept>*	[0..1]	Text		659
	SubDepartment *<SubDept>*	[0..1]	Text		660
	StreetName *<StrtNm>*	[0..1]	Text		660
	BuildingNumber *<BldgNb>*	[0..1]	Text		660
	BuildingName *<BldgNm>*	[0..1]	Text		660
	Floor *<Flr>*	[0..1]	Text		660
	UnitNumber *<UnitNb>*	[0..1]	Text		660
	PostBox *<PstBx>*	[0..1]	Text		660
	Room *<Room>*	[0..1]	Text		660
	PostCode *<PstCd>*	[0..1]	Text		661
	TownName *<TwnNm>*	[0..1]	Text		661
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		661
	DistrictName *<DstrctNm>*	[0..1]	Text		661
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		661
	Country *<Ctry>*	[0..1]	CodeSet	C18	661
	AddressLine *<AdrLine>*	[0..7]	Text		661

3.4.5.18.6.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		190
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		190

3.4.5.18.6.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 712

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

3.4.5.18.6.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 731

3.4.5.18.6.5 DeliverTo <DlvrTo>

Presence: [0..1]

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

DeliverTo <DlvrTo> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		191
	Address *<Adr>*	[1..1]	±		191

3.4.5.18.6.5.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

3.4.5.18.6.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

3.4.5.18.6.6 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: "Priority2Code" on page 721

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

3.4.5.18.6.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 725

3.4.5.18.6.8 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

3.4.5.18.6.9 MemoField <MemoFld>

Presence: [0..2]

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

Datatype: "Max35Text" on page 731

3.4.5.18.6.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

3.4.5.18.6.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 731

3.4.5.18.6.12 Signature <Sgntr>

Presence: [0..5]

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

Datatype: "Max70Text" on page 732

3.4.5.18.7 Frequency <Frqcy>

Presence: [0..1]

Definition: The schedule for a credit payment arrangement.

Frequency <Frqcy> contains the following **Frequency1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Sequence <*Seq*>	[0..1]	Text		193
	StartDate <*StartDt*>	[1..1]	Date		193
	EndPointChoice <*EndPtChc*>	[1..1]			193
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		193
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		193
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		194
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		194

3.4.5.18.7.1 Sequence <Seq>

Presence: [0..1]

Definition: Technical identifier of a Credit Transfer as part of a series of Credit Transfers within a single Payment Instruction. Assists the transfer of complex variable future payment schedules, associated with a single act of customer consent, within a single Payment Instruction.

Datatype: "Max3NumericText" on page 731

3.4.5.18.7.2 StartDate <StartDt>

Presence: [1..1]

Definition: The date of the first payment to be made for this payment schedule.

Datatype: "ISODate" on page 725

3.4.5.18.7.3 EndPointChoice <EndPtChc>

Presence: [1..1]

Definition: Information about when the payment arrangement will end.

EndPointChoice <EndPtChc> contains one of the following **EndPoint1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		193
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		193

3.4.5.18.7.3.1 NumberOfPayments <NbOfPmts>

Presence: [0..1]

Definition: Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date.

Datatype: "Max35Text" on page 731

3.4.5.18.7.3.2 LastPaymentDate <LastPmtDt>

Presence: [0..1]

Definition: Final payment of the standing order due.

Datatype: "ISODate" on page 725

3.4.5.18.7.4 RequestedFrequencyPattern <ReqdFrqcyPttrn>

Presence: [0..1]

Definition: Payment schedule frequency pattern which indicates how frequently a payment is made.

RequestedFrequencyPattern <ReqdFrqcyPttrn> contains one of the following elements (see "Frequency37Choice" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		633
Or}	Proprietary *<Prtry>*	[1..1]	Text		633

3.4.5.18.7.5 NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>

Presence: [0..1]

Definition: Adjustment indicator for a non-working day to enable payment to be made on the next working day.

Datatype: "BusinessDayConvention1Code" on page 711

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

3.4.5.18.8 TransferInstruction <TrfInstr>

Presence: [0..1]

Definition: Provides further information about the status of transferred scheduled payment(s).

TransferInstruction <TrfInstr> contains the following **TransferInstruction1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		194
	Code *<Cd>*	[1..1]	Text		195
	Proprietary *<Prtry>*	[0..1]	Text		195
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		195
	StartDate *<StartDt>*	[0..1]	Date		195
	Description *<Desc>*	[0..1]	Text		195

3.4.5.18.8.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

- *Meaning When True:* Yes

- *Meaning When False:* No

3.4.5.18.8.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: "Max35Text" on page 731

3.4.5.18.8.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: "Max256Text" on page 730

3.4.5.18.8.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: "ISODateTime" on page 725

3.4.5.18.8.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: "ISODate" on page 725

3.4.5.18.8.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: "Max350Text" on page 730

3.4.5.18.9 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

3.4.5.18.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

3.4.5.18.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

3.4.5.18.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

3.4.5.18.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

3.4.5.18.14 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

3.4.5.18.15 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C25 "IdentificationOrProxyPresenceRule", C23 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

  ```
  Following Must be True
       /Identification Must be present
   Or     /Proxy Must be present
  ```

3.4.5.18.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

3.4.5.18.17 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 648 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		648
	InstructionInformation <InstrInf>	[0..1]	Text		649

3.4.5.18.18 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 638 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		639
Or}	Proprietary <Prtry>	[1..1]	Text		639

3.4.5.18.19 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see <u>"RegulatoryReporting3" on</u> <u>page 662</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		662
	Authority *<Authrty>*	[0..1]			662
	Name *<Nm>*	[0..1]	Text		663
	Country *<Ctry>*	[0..1]	CodeSet	C18	663
	Details *<Dtls>*	[0..*]			663
	Type *<Tp>*	[0..1]	Text		663
	Date *<Dt>*	[0..1]	Date		664
	Country *<Ctry>*	[0..1]	CodeSet	C18	664
	Code *<Cd>*	[0..1]	Text		664
	Amount *<Amt>*	[0..1]	Amount	C2, C20	664
	Information *<Inf>*	[0..*]	Text		664

3.4.5.18.20 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		206
	Debtor <*Dbtr*>	[0..1]	±		206
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		206
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		207
	ReferenceNumber <*RefNb*>	[0..1]	Text		207
	Method <*Mtd*>	[0..1]	Text		207
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C20	207
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C20	208
	Date <*Dt*>	[0..1]	Date		208
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		208
	Record <*Rcrd*>	[0..*]			208
	Type <*Tp*>	[0..1]	Text		209
	Category <*Ctgy*>	[0..1]	Text		209
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		209
	DebtorStatus <*DbtrSts*>	[0..1]	Text		210
	CertificateIdentification <*CertId*>	[0..1]	Text		210
	FormsCode <*FrmsCd*>	[0..1]	Text		210
	Period <*Prd*>	[0..1]			210
	Year <*Yr*>	[0..1]	Year		210
	Type <*Tp*>	[0..1]	CodeSet		210
	FromToDate <*FrToDt*>	[0..1]	±		211
	TaxAmount <*TaxAmt*>	[0..1]			212
	Rate <*Rate*>	[0..1]	Rate		212
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C20	212
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C20	212
	Details <*Dtls*>	[0..*]			213
	Period <*Prd*>	[0..1]			213
	Year <*Yr*>	[0..1]	Year		213
	Type <*Tp*>	[0..1]	CodeSet		214
	FromToDate <*FrToDt*>	[0..1]	±		214
	Amount <*Amt*>	[1..1]	Amount	C2, C20	215

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		215

3.4.5.18.20.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		707
	TaxType *<TaxTp>*	[0..1]	Text		707

3.4.5.18.20.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

3.4.5.18.20.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

3.4.5.18.20.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

3.4.5.18.20.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 729

3.4.5.18.20.6 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

3.4.5.18.20.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.5.18.20.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

3.4.5.18.20.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 725

3.4.5.18.20.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 728

3.4.5.18.20.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record **<Rcrd>** contains the following **TaxRecord3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		209
	Category *<Ctgy>*	[0..1]	Text		209
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		209
	DebtorStatus *<DbtrSts>*	[0..1]	Text		210
	CertificateIdentification *<CertId>*	[0..1]	Text		210
	FormsCode *<FrmsCd>*	[0..1]	Text		210
	Period *<Prd>*	[0..1]			210
	Year *<Yr>*	[0..1]	Year		210
	Type *<Tp>*	[0..1]	CodeSet		210
	FromToDate *<FrToDt>*	[0..1]	±		211
	TaxAmount *<TaxAmt>*	[0..1]			212
	Rate *<Rate>*	[0..1]	Rate		212
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C20	212
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C20	212
	Details *<Dtls>*	[0..*]			213
	Period *<Prd>*	[0..1]			213
	Year *<Yr>*	[0..1]	Year		213
	Type *<Tp>*	[0..1]	CodeSet		214
	FromToDate *<FrToDt>*	[0..1]	±		214
	Amount *<Amt>*	[1..1]	Amount	C2, C20	215
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		215

3.4.5.18.20.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 731

3.4.5.18.20.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 731

3.4.5.18.20.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 731

3.4.5.18.20.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 731

3.4.5.18.20.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 731

3.4.5.18.20.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 731

3.4.5.18.20.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		210
	Type *<Tp>*	[0..1]	CodeSet		210
	FromToDate *<FrToDt>*	[0..1]	±		211

3.4.5.18.20.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

3.4.5.18.20.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

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

3.4.5.18.20.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		626
	ToDate <ToDt>	[1..1]	Date		626

3.4.5.18.20.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[0..1]	Rate		212
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C20	212
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C20	212
	Details <*Dtls*>	[0..*]			213
	Period <*Prd*>	[0..1]			213
	Year <*Yr*>	[0..1]	Year		213
	Type <*Tp*>	[0..1]	CodeSet		214
	FromToDate <*FrToDt*>	[0..1]	±		214
	Amount <*Amt*>	[1..1]	Amount	C2, C20	215

3.4.5.18.20.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 728

3.4.5.18.20.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.5.18.20.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

Impacted by: <u>C2 "ActiveOrHistoricCurrency"</u>, <u>C20 "CurrencyAmount"</u>

Datatype: <u>"ActiveOrHistoricCurrencyAndAmount" on page 709</u>

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

3.4.5.18.20.11.8.4 Details <Dtls>

Presence: [0..*]

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

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Period <*Prd*>	[0..1]			213
	Year <*Yr*>	[0..1]	Year		213
	Type <*Tp*>	[0..1]	CodeSet		214
	FromToDate <*FrToDt*>	[0..1]	±		214
	Amount <*Amt*>	[1..1]	Amount	C2, C20	215

3.4.5.18.20.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Year		213
	Type <*Tp*>	[0..1]	CodeSet		214
	FromToDate <*FrToDt*>	[0..1]	±		214

3.4.5.18.20.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

3.4.5.18.20.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

3.4.5.18.20.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		626
	ToDate *<ToDt>*	[1..1]	Date		626

3.4.5.18.20.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

3.4.5.18.20.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 729

3.4.5.18.21 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation9** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		216
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		216
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		216
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			217
	Name *<Nm>*	[1..1]	Text		217
	Address *<Adr>*	[1..1]	±		217

3.4.5.18.21.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 731

3.4.5.18.21.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 722

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

3.4.5.18.21.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 730

3.4.5.18.21.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		217
	Address *<Adr>*	[1..1]	±		217

3.4.5.18.21.4.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

3.4.5.18.21.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			658
{Or	Code <Cd>	[1..1]	CodeSet		659
Or}	Proprietary <Prtry>	[1..1]	±		659
	CareOf <CareOf>	[0..1]	Text		659
	Department <Dept>	[0..1]	Text		659
	SubDepartment <SubDept>	[0..1]	Text		660
	StreetName <StrtNm>	[0..1]	Text		660
	BuildingNumber <BldgNb>	[0..1]	Text		660
	BuildingName <BldgNm>	[0..1]	Text		660
	Floor <Flr>	[0..1]	Text		660
	UnitNumber <UnitNb>	[0..1]	Text		660
	PostBox <PstBx>	[0..1]	Text		660
	Room <Room>	[0..1]	Text		660
	PostCode <PstCd>	[0..1]	Text		661
	TownName <TwnNm>	[0..1]	Text		661
	TownLocationName <TwnLctnNm>	[0..1]	Text		661
	DistrictName <DstrctNm>	[0..1]	Text		661
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		661
	Country <Ctry>	[0..1]	CodeSet	C18	661
	AddressLine <AdrLine>	[0..7]	Text		661

3.4.5.18.22 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		665
	Structured <Strd>	[0..*]	±		665

3.4.6   DirectDebitInstruction <DrctDbtInstr>

Presence: [0..*]

Definition: Details of a direct debit instruction associated with the old account.

DirectDebitInstruction <DrctDbtInstr> contains the following **DirectDebitInstructionDetails3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[1..1]	Text		219
	AutomatedDirectDebitInstructionIndicator *<AutomtdDrctDbtInstrInd>*	[0..1]	Indicator		219
	DirectDebitTransferableIndicator *<DrctDbtTrfblInd>*	[0..1]	Indicator		220
	Creditor *<Cdtr>*	[1..1]	±		220
	LastCollectionCurrencyAmount *<LastColltnCcyAmt>*	[0..1]	Amount	C2, C20	221
	LastCollectionDate *<LastColltnDt>*	[0..1]	Date		222
	OtherDetails *<OthrDtls>*	[0..*]			222
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		222
	Code *<Cd>*	[1..1]	Text		223
	Proprietary *<Prtry>*	[0..1]	Text		223
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		223
	StartDate *<StartDt>*	[0..1]	Date		223
	Description *<Desc>*	[0..1]	Text		223

3.4.6.1 MandateIdentification <MndtId>

Presence: [1..1]

Definition: Identification of the mandate for a direct debit instruction.

Datatype: "Max35Text" on page 731

3.4.6.2 AutomatedDirectDebitInstructionIndicator <AutomtdDrctDbtInstrInd>

Presence: [0..1]

Definition: Indicates whether the instruction is an automated direct debit instruction.

Usage: Default value for AutomatedDirectDebitInstructionIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

• *Meaning When True:* Yes

• *Meaning When False:* No

3.4.6.3 DirectDebitTransferableIndicator <DrctDbtTrfblInd>

Presence: [0..1]

Definition: Indicates whether the direct debit instruction is transferable.

Usage: Default value for DirectDebitTransferableIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

• *Meaning When True:* Yes

• *Meaning When False:* No

3.4.6.4 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

3.4.6.5 LastCollectionCurrencyAmount <LastColltnCcyAmt>

Presence: [0..1]

Definition: Amount of the last debit made for the direct debit mandate.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

3.4.6.6 LastCollectionDate <LastColltnDt>

Presence: [0..1]

Definition: Date on which the last debit for the direct debit mandate may be made.

Usage: Not included if all limits to the validity of the direct debit mandate have already been specified or if there are no time limits on the validity of the direct debit.

Datatype: "ISODate" on page 725

3.4.6.7 OtherDetails <OthrDtls>

Presence: [0..*]

Definition: Provides further information about the status of a requested transaction schedule transfer.

OtherDetails <OthrDtls> contains the following **TransferInstruction1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		222
	Code <*Cd*>	[1..1]	Text		223
	Proprietary <*Prtry*>	[0..1]	Text		223
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		223
	StartDate <*StartDt*>	[0..1]	Date		223
	Description <*Desc*>	[0..1]	Text		223

3.4.6.7.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

- *Meaning When True:* Yes

- *Meaning When False:* No

3.4.6.7.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: "Max35Text" on page 731

3.4.6.7.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: "Max256Text" on page 730

3.4.6.7.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: "ISODateTime" on page 725

3.4.6.7.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: "ISODate" on page 725

3.4.6.7.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: "Max350Text" on page 730

3.4.7   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C32 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 638 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		638
	Envelope *<Envlp>*	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

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

4   acmt.029.001.05 AccountSwitchCancelExistingPaymentV05

4.1   MessageDefinition Functionality

The AccountSwitchCancelExistingPayment message is sent by the new account servicer to the previous account servicer to identify which payment arrangements are to be cancelled on the account owner's account and when they are to be cancelled. This message is used during a partial switch of the account and may be sent multiple times to allow for the account parties to transfer different payment arrangements at different times during the switch.

Outline

The AccountSwitchCancelExistingPaymentV05 MessageDefinition is composed of 6 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch.

C. OldAccount

Details of the old account.

D. PaymentInstruction

Details of a debit payment arrangement associated with the old account. The payment may be a standing order, a bill payment arrangement or a future dated payment.

E. DirectDebitInstruction

Details of a direct debit Instruction associated with the old account.

F. SupplementaryData

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

4.2   Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwtchCclExstgPmt>	[1..1]			
	MessageIdentification *<MsgId>*	[1..1]	±		234
	AccountSwitchDetails *<AcctSwtchDtls>*	[1..1]			234
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		235
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		235
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		235
	SwitchDate *<SwtchDt>*	[0..1]	Date		235
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		235
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		236
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		237
	Response *<Rspn>*	[0..*]	±		237
	OldAccount *<OdAcct>*	[1..1]		C24, C22	238
	Identification *<Id>*	[0..1]	±		238
	Type *<Tp>*	[0..1]	±		238
	Currency *<Ccy>*	[0..1]	CodeSet	C2	239
	Name *<Nm>*	[0..1]	Text		239
	Proxy *<Prxy>*	[0..1]	±		239
	Owner *<Ownr>*	[0..1]	±		240
	Servicer *<Svcr>*	[0..1]	±		241
	PaymentInstruction *<PmtInstr>*	[0..*]		C5, C6, C7, C8, C9, C10, C15, C17, C29, C30, C36, C11, C12, C13, C14, C34	241
	PaymentInformationIdentification *<PmtInfId>*	[1..1]	Text		248
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		248
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		248
	NumberOfTransactions *<NbOfTxs>*	[0..1]	Text		249

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ControlSum *<CtrlSum>*	[0..1]	Quantity		249
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		249
	RequestedExecutionDate *<ReqdExctnDt>*	[1..1]	Date		249
	PoolingAdjustmentDate *<PoolgAdjstmntDt>*	[0..1]	Date		250
	Debtor *<Dbtr>*	[1..1]	±		250
	DebtorAccount *<DbtrAcct>*	[1..1]	±	C25, C23	251
	DebtorAgent *<DbtrAgt>*	[1..1]	±		252
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C25, C23	253
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		254
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		254
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		255
	ChargesAccount *<ChrgsAcct>*	[0..1]	±	C25, C23	256
	ChargesAccountAgent *<ChrgsAcctAgt>*	[0..1]	±		257
	CreditTransferTransactionInformation *<CdtTrfTxInf>*	[1..*]		C26, C27, C28, C33, C35	257
	PaymentIdentification *<PmtId>*	[1..1]	±		261
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		261
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		262
	Amount *<Amt>*	[1..1]	Amount	C1, C19	262
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		263
	ChequeInstruction *<ChqInstr>*	[0..1]		C16	263
	ChequeType *<ChqTp>*	[0..1]	CodeSet		264
	ChequeNumber *<ChqNb>*	[0..1]	Text		265
	ChequeFrom *<ChqFr>*	[0..1]			265
	Name *<Nm>*	[1..1]	Text		265
	Address *<Adr>*	[1..1]	±		266
	DeliveryMethod *<DlvryMtd>*	[0..1]			266
{Or	**Code** *<Cd>*	[1..1]	CodeSet		267
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		267

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DeliverTo *<DlvrTo>*	[0..1]			267
	Name *<Nm>*	[1..1]	Text		268
	Address *<Adr>*	[1..1]	±		268
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		268
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		269
	FormsCode *<FrmsCd>*	[0..1]	Text		269
	MemoField *<MemoFld>*	[0..2]	Text		269
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		269
	PrintLocation *<PrtLctn>*	[0..1]	Text		269
	Signature *<Sgntr>*	[0..5]	Text		269
	Frequency *<Frqcy>*	[0..1]			269
	Sequence *<Seq>*	[0..1]	Text		270
	StartDate *<StartDt>*	[1..1]	Date		270
	EndPointChoice *<EndPtChc>*	[1..1]			270
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		270
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		270
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		271
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		271
	TransferInstruction *<TrfInstr>*	[0..1]			271
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		271
	Code *<Cd>*	[1..1]	Text		272
	Proprietary *<Prtry>*	[0..1]	Text		272
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		272
	StartDate *<StartDt>*	[0..1]	Date		272
	Description *<Desc>*	[0..1]	Text		272
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		272
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		273
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		274
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		275
	CreditorAgent *<CdtrAgt>*	[1..1]	±		276
	Creditor *<Cdtr>*	[0..1]	±		277

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C25, C23	277
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		278
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		279
	Purpose <*Purp*>	[0..1]	±		280
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		280
	Tax <*Tax*>	[0..1]			281
	Creditor <*Cdtr*>	[0..1]	±		283
	Debtor <*Dbtr*>	[0..1]	±		283
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		283
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		284
	ReferenceNumber <*RefNb*>	[0..1]	Text		284
	Method <*Mtd*>	[0..1]	Text		284
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C20	284
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C20	285
	Date <*Dt*>	[0..1]	Date		285
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		285
	Record <*Rcrd*>	[0..*]			285
	Type <*Tp*>	[0..1]	Text		286
	Category <*Ctgy*>	[0..1]	Text		286
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		286
	DebtorStatus <*DbtrSts*>	[0..1]	Text		287
	CertificateIdentification <*CertId*>	[0..1]	Text		287
	FormsCode <*FrmsCd*>	[0..1]	Text		287
	Period <*Prd*>	[0..1]			287
	Year <*Yr*>	[0..1]	Year		287
	Type <*Tp*>	[0..1]	CodeSet		287
	FromToDate <*FrToDt*>	[0..1]	±		288
	TaxAmount <*TaxAmt*>	[0..1]			289
	Rate <*Rate*>	[0..1]	Rate		289
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C20	289
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C20	289

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Details <*Dtls*>	[0..*]			290
	Period <*Prd*>	[0..1]			290
	Year <*Yr*>	[0..1]	Year		290
	Type <*Tp*>	[0..1]	CodeSet		291
	FromToDate <*FrToDt*>	[0..1]	±		291
	Amount <*Amt*>	[1..1]	Amount	C2, C20	292
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		292
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			292
	RemittanceIdentification <*RmtId*>	[0..1]	Text		293
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		293
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		293
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			294
	Name <*Nm*>	[1..1]	Text		294
	Address <*Adr*>	[1..1]	±		294
	RemittanceInformation <*RmtInf*>	[0..1]	±		295
	DirectDebitInstruction <*DrctDbtInstr*>	[0..*]			296
	MandateIdentification <*MndtId*>	[1..1]	Text		296
	AutomatedDirectDebitInstructionIndicator <*AutomtdDrctDbtInstrInd*>	[0..1]	Indicator		296
	DirectDebitTransferableIndicator <*DrctDbtTrfblInd*>	[0..1]	Indicator		297
	Creditor <*Cdtr*>	[1..1]	±		297
	LastCollectionCurrencyAmount <*LastColltnCcyAmt*>	[0..1]	Amount	C2, C20	298
	LastCollectionDate <*LastColltnDt*>	[0..1]	Date		299
	OtherDetails <*OthrDtls*>	[0..*]			299
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		299
	Code <*Cd*>	[1..1]	Text		300
	Proprietary <*Prtry*>	[0..1]	Text		300
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		300
	StartDate <*StartDt*>	[0..1]	Date		300
	Description <*Desc*>	[0..1]	Text		300
	SupplementaryData <*SplmtryData*>	[0..*]	±	C32	300

4.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 AnyBIC

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

C4 BICFI

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

C5 ChargeBearerRule

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

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

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C6 ChargesAccountAgentRule

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

C7 ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

C8 ChequeAndCreditorAccountRule

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

C9 ChequeDeliveryAndCreditorAgentRule

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

C10 ChequeDeliveryAndNoCreditorAgentRule

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

C11 ChequeFromGuideline

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

C12 ChequeInstructionDeliverToCreditorAgentGuideline

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

C13 ChequeInstructionDeliverToCreditorGuideline

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

C14 ChequeInstructionDeliverToDebtorGuideline

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

C15 ChequeInstructionRule

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

C16 ChequeMaturityDateRule

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

C17 ChequeNoDeliveryAndNoCreditorAgentRule

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

C18 Country

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

C19 CurrencyAmount

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

Note: The decimal separator is a dot.

C20 CurrencyAmount

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

Note: The decimal separator is a dot.

C21 IBAN

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

C22 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C23 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C24 IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C25 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C26 InstructionForCreditorAgentRule

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

C27 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C28 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C29 NonChequePaymentMethodRule

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

C30 PaymentTypeInformationRule

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

C31 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C32 SupplementaryDataRule

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

C33   UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C34   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C35   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C36   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.

4.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1   MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

4.4.2   AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		235
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		235
	SwitchReceivedDateTime <SwtchRcvdDtTm>	[0..1]	DateTime		235
	SwitchDate <SwtchDt>	[0..1]	Date		235
	SwitchType <SwtchTp>	[1..1]	CodeSet		235
	SwitchStatus <SwtchSts>	[0..1]	CodeSet		236
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		237
	Response <Rspn>	[0..*]	±		237

4.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

4.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

4.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

4.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

4.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

4.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period.

CodeName	Name	Definition
		Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

4.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

4.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 706 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ResponseCode *<RspnCd>*	[1..1]	Text		706
	AdditionalDetails *<AddtlDtls>*	[0..1]	Text		706

4.4.3   OldAccount <OdAcct>

Presence: [1..1]

Definition: Details of the old account.

Impacted by: <u>C24 "IdentificationOrProxyPresenceRule"</u>, <u>C22 "IdentificationAndProxyGuideline"</u>

OldAccount <OdAcct> contains the following **CashAccount43** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		238
	Type *<Tp>*	[0..1]	±		238
	Currency *<Ccy>*	[0..1]	CodeSet	C2	239
	Name *<Nm>*	[0..1]	Text		239
	Proxy *<Prxy>*	[0..1]	±		239
	Owner *<Ownr>*	[0..1]	±		240
	Servicer *<Svcr>*	[0..1]	±		241

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or proxy must be present.

  ```
  Following Must be True
      /Identification Must be present
   Or    /Proxy Must be present
  ```

4.4.3.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see <u>"AccountIdentification4Choice" on page 624</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C21	624
Or}	Other *<Othr>*	[1..1]	±		625

4.4.3.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		620
Or}	Proprietary *<Prtry>*	[1..1]	Text		620

4.4.3.3 Currency <Ccy>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 710

Constraints

- **ActiveOrHistoricCurrency**

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

4.4.3.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 732

4.4.3.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			623
{Or	Code *<Cd>*	[1..1]	CodeSet		624
Or}	Proprietary *<Prtry>*	[1..1]	Text		624
	Identification *<Id>*	[1..1]	Text		624

4.4.3.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see <u>"PartyIdentification272" on page 639</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

4.4.3.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

4.4.4   PaymentInstruction <PmtInstr>

Presence: [0..*]

Definition: Details of a debit payment arrangement associated with the old account. The payment may be a standing order, a bill payment arrangement or a future dated payment.

Impacted by: C5 "ChargeBearerRule", C6 "ChargesAccountAgentRule", C7 "ChargesAccountRule", C8 "ChequeAndCreditorAccountRule", C9 "ChequeDeliveryAndCreditorAgentRule", C10 "ChequeDeliveryAndNoCreditorAgentRule", C15 "ChequeInstructionRule", C17 "ChequeNoDeliveryAndNoCreditorAgentRule", C29 "NonChequePaymentMethodRule", C30 "PaymentTypeInformationRule", C36 "UltimateDebtorRule", C11 "ChequeFromGuideline", C12 "ChequeInstructionDeliverToCreditorAgentGuideline", C13 "ChequeInstructionDeliverToCreditorGuideline", C14 "ChequeInstructionDeliverToDebtorGuideline", C34 "UltimateDebtorGuideline"

PaymentInstruction <PmtInstr> contains the following **PaymentInstruction43** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <*PmtInfId*>	[1..1]	Text		248
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		248
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		248
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		249
	ControlSum <*CtrlSum*>	[0..1]	Quantity		249
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		249
	RequestedExecutionDate <*ReqdExctnDt*>	[1..1]	Date		249
	PoolingAdjustmentDate <*PoolgAdjstmntDt*>	[0..1]	Date		250
	Debtor <*Dbtr*>	[1..1]	±		250
	DebtorAccount <*DbtrAcct*>	[1..1]	±	C25, C23	251
	DebtorAgent <*DbtrAgt*>	[1..1]	±		252
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C25, C23	253
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		254
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		254
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		255
	ChargesAccount <*ChrgsAcct*>	[0..1]	±	C25, C23	256
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		257
	CreditTransferTransactionInformation <*CdtTrfTxInf*>	[1..*]		C26, C27, C28, C33, C35	257
	PaymentIdentification <*PmtId*>	[1..1]	±		261
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		261
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		262
	Amount <*Amt*>	[1..1]	Amount	C1, C19	262
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		263
	ChequeInstruction <*ChqInstr*>	[0..1]		C16	263
	ChequeType <*ChqTp*>	[0..1]	CodeSet		264
	ChequeNumber <*ChqNb*>	[0..1]	Text		265
	ChequeFrom <*ChqFr*>	[0..1]			265

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		265
	Address <*Adr*>	[1..1]	±		266
	DeliveryMethod <*DlvryMtd*>	[0..1]			266
{Or	**Code** <*Cd*>	[1..1]	CodeSet		267
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		267
	DeliverTo <*DlvrTo*>	[0..1]			267
	Name <*Nm*>	[1..1]	Text		268
	Address <*Adr*>	[1..1]	±		268
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		268
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		269
	FormsCode <*FrmsCd*>	[0..1]	Text		269
	MemoField <*MemoFld*>	[0..2]	Text		269
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		269
	PrintLocation <*PrtLctn*>	[0..1]	Text		269
	Signature <*Sgntr*>	[0..5]	Text		269
	Frequency <*Frqcy*>	[0..1]			269
	Sequence <*Seq*>	[0..1]	Text		270
	StartDate <*StartDt*>	[1..1]	Date		270
	EndPointChoice <*EndPtChc*>	[1..1]			270
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		270
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		270
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		271
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		271
	TransferInstruction <*TrfInstr*>	[0..1]			271
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		271
	Code <*Cd*>	[1..1]	Text		272
	Proprietary <*Prtry*>	[0..1]	Text		272
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		272
	StartDate <*StartDt*>	[0..1]	Date		272
	Description <*Desc*>	[0..1]	Text		272
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		272

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		273
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		274
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		275
	CreditorAgent *<CdtrAgt>*	[1..1]	±		276
	Creditor *<Cdtr>*	[0..1]	±		277
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C25, C23	277
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		278
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		279
	Purpose *<Purp>*	[0..1]	±		280
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		280
	Tax *<Tax>*	[0..1]			281
	Creditor *<Cdtr>*	[0..1]	±		283
	Debtor *<Dbtr>*	[0..1]	±		283
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		283
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		284
	ReferenceNumber *<RefNb>*	[0..1]	Text		284
	Method *<Mtd>*	[0..1]	Text		284
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C20	284
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C20	285
	Date *<Dt>*	[0..1]	Date		285
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		285
	Record *<Rcrd>*	[0..*]			285
	Type *<Tp>*	[0..1]	Text		286
	Category *<Ctgy>*	[0..1]	Text		286
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		286
	DebtorStatus *<DbtrSts>*	[0..1]	Text		287
	CertificateIdentification *<CertId>*	[0..1]	Text		287
	FormsCode *<FrmsCd>*	[0..1]	Text		287
	Period *<Prd>*	[0..1]			287
	Year *<Yr>*	[0..1]	Year		287
	Type *<Tp>*	[0..1]	CodeSet		287

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromToDate <FrToDt>	[0..1]	±		288
	TaxAmount <TaxAmt>	[0..1]			289
	Rate <Rate>	[0..1]	Rate		289
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C20	289
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C20	289
	Details <Dtls>	[0..*]			290
	Period <Prd>	[0..1]			290
	Year <Yr>	[0..1]	Year		290
	Type <Tp>	[0..1]	CodeSet		291
	FromToDate <FrToDt>	[0..1]	±		291
	Amount <Amt>	[1..1]	Amount	C2, C20	292
	AdditionalInformation <AddtlInf>	[0..1]	Text		292
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			292
	RemittanceIdentification <RmtId>	[0..1]	Text		293
	RemittanceLocationMethod <RmtLctnMtd>	[0..1]	CodeSet		293
	RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>	[0..1]	Text		293
	RemittanceLocationPostalAddress <RmtLctnPstlAdr>	[0..1]			294
	Name <Nm>	[1..1]	Text		294
	Address <Adr>	[1..1]	±		294
	RemittanceInformation <RmtInf>	[0..1]	±		295

Constraints

- **ChargeBearerRule**

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

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

  CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

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

- **ChargesAccountAgentRule**

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

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

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

- **ChequeAndCreditorAccountRule**

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

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

- **ChequeDeliveryAndCreditorAgentRule**

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

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

- **ChequeDeliveryAndNoCreditorAgentRule**

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

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

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

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

- **ChequeNoDeliveryAndNoCreditorAgentRule**

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

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

- **NonChequePaymentMethodRule**

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

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

- **PaymentTypeInformationRule**

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

```
On Condition
    /PaymentTypeInformation is present
```

```
Following Must be True
    /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent
```

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

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

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

  CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

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

4.4.4.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 731

4.4.4.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod3Code" on page 720

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

4.4.4.3 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.

-Default value for BatchBookingIndicator is false.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 727):

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

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

4.4.4.4 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 729

4.4.4.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 728

4.4.4.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		649
	ServiceLevel *<SvcLvl>*	[0..*]			649
{Or	Code *<Cd>*	[1..1]	CodeSet		650
Or}	Proprietary *<Prtry>*	[1..1]	Text		650
	LocalInstrument *<LclInstrm>*	[0..1]			650
{Or	Code *<Cd>*	[1..1]	CodeSet		650
Or}	Proprietary *<Prtry>*	[1..1]	Text		650
	CategoryPurpose *<CtgyPurp>*	[0..1]			650
{Or	Code *<Cd>*	[1..1]	CodeSet		651
Or}	Proprietary *<Prtry>*	[1..1]	Text		651

4.4.4.7 RequestedExecutionDate <ReqdExctnDt>

Presence: [1..1]

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

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

Datatype: "ISODate" on page 725

4.4.4.8 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 725

4.4.4.9 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

4.4.4.10 DebtorAccount <DbtrAcct>

Presence: [1..1]

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

Impacted by: C25 "IdentificationOrProxyPresenceRule", C23 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

4.4.4.11 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

4.4.4.12 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: C25 "IdentificationOrProxyPresenceRule", C23 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

4.4.4.13 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

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

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

Datatype: "Max140Text" on page 729

4.4.4.14 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

4.4.4.15 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 711

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

4.4.4.16 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

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

Impacted by: C25 "IdentificationOrProxyPresenceRule", C23 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
    /Identification Must be present
Or    /Proxy Must be present
```

4.4.4.17 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

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

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

4.4.4.18 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

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

Impacted by: C26 "InstructionForCreditorAgentRule", C27 "IntermediaryAgent2Rule", C28 "IntermediaryAgent3Rule", C33 "UltimateCreditorGuideline", C35 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction59 elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentIdentification *<PmtId>*	[1..1]	±		261
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		261
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		262
	Amount *<Amt>*	[1..1]	Amount	C1, C19	262
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		263
	ChequeInstruction *<ChqInstr>*	[0..1]		C16	263
	ChequeType *<ChqTp>*	[0..1]	CodeSet		264
	ChequeNumber *<ChqNb>*	[0..1]	Text		265
	ChequeFrom *<ChqFr>*	[0..1]			265
	Name *<Nm>*	[1..1]	Text		265
	Address *<Adr>*	[1..1]	±		266
	DeliveryMethod *<DlvryMtd>*	[0..1]			266
{Or	**Code** *<Cd>*	[1..1]	CodeSet		267
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		267
	DeliverTo *<DlvrTo>*	[0..1]			267
	Name *<Nm>*	[1..1]	Text		268
	Address *<Adr>*	[1..1]	±		268
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		268
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		269
	FormsCode *<FrmsCd>*	[0..1]	Text		269
	MemoField *<MemoFld>*	[0..2]	Text		269
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		269
	PrintLocation *<PrtLctn>*	[0..1]	Text		269
	Signature *<Sgntr>*	[0..5]	Text		269
	Frequency *<Frqcy>*	[0..1]			269
	Sequence *<Seq>*	[0..1]	Text		270
	StartDate *<StartDt>*	[1..1]	Date		270
	EndPointChoice *<EndPtChc>*	[1..1]			270
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		270
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		270

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		271
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		271
	TransferInstruction *<TrfInstr>*	[0..1]			271
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		271
	Code *<Cd>*	[1..1]	Text		272
	Proprietary *<Prtry>*	[0..1]	Text		272
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		272
	StartDate *<StartDt>*	[0..1]	Date		272
	Description *<Desc>*	[0..1]	Text		272
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		272
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		273
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		274
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		275
	CreditorAgent *<CdtrAgt>*	[1..1]	±		276
	Creditor *<Cdtr>*	[0..1]	±		277
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C25, C23	277
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		278
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		279
	Purpose *<Purp>*	[0..1]	±		280
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		280
	Tax *<Tax>*	[0..1]			281
	Creditor *<Cdtr>*	[0..1]	±		283
	Debtor *<Dbtr>*	[0..1]	±		283
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		283
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		284
	ReferenceNumber *<RefNb>*	[0..1]	Text		284
	Method *<Mtd>*	[0..1]	Text		284
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C20	284
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C20	285
	Date *<Dt>*	[0..1]	Date		285
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		285

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Record <Rcrd>	[0..*]			285
	Type <Tp>	[0..1]	Text		286
	Category <Ctgy>	[0..1]	Text		286
	CategoryDetails <CtgyDtls>	[0..1]	Text		286
	DebtorStatus <DbtrSts>	[0..1]	Text		287
	CertificateIdentification <CertId>	[0..1]	Text		287
	FormsCode <FrmsCd>	[0..1]	Text		287
	Period <Prd>	[0..1]			287
	Year <Yr>	[0..1]	Year		287
	Type <Tp>	[0..1]	CodeSet		287
	FromToDate <FrToDt>	[0..1]	±		288
	TaxAmount <TaxAmt>	[0..1]			289
	Rate <Rate>	[0..1]	Rate		289
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C20	289
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C20	289
	Details <Dtls>	[0..*]			290
	Period <Prd>	[0..1]			290
	Year <Yr>	[0..1]	Year		290
	Type <Tp>	[0..1]	CodeSet		291
	FromToDate <FrToDt>	[0..1]	±		291
	Amount <Amt>	[1..1]	Amount	C2, C20	292
	AdditionalInformation <AddtlInf>	[0..1]	Text		292
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			292
	RemittanceIdentification <RmtId>	[0..1]	Text		293
	RemittanceLocationMethod <RmtLctnMtd>	[0..1]	CodeSet		293
	RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>	[0..1]	Text		293
	RemittanceLocationPostalAddress <RmtLctnPstlAdr>	[0..1]			294
	Name <Nm>	[1..1]	Text		294
	Address <Adr>	[1..1]	±		294
	RemittanceInformation <RmtInf>	[0..1]	±		295

Constraints

- **InstructionForCreditorAgentRule**

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

  ```
  On Condition
      /CreditorAccount is present
   And    /InstructionForCreditorAgent[1] is present
  Following Must be True
      /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>
  PartialInstruction3Code
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

4.4.4.18.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 634 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		634
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		634
	UETR *<UETR>*	[0..1]	IdentifierSet		634

4.4.4.18.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		649
	ServiceLevel <*SvcLvl*>	[0..*]			649
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	LocalInstrument <*LclInstrm*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	CategoryPurpose <*CtgyPurp*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		651
Or}	Proprietary <*Prtry*>	[1..1]	Text		651

4.4.4.18.3 TaxRateMarker <TaxRateMrkr>

Presence: [0..1]

Definition: Specifies the rate of tax levied.

Datatype: "TaxRateMarker1Code" on page 724

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

4.4.4.18.4 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C19 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

   The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.4.18.5 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 711

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

4.4.4.18.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C16 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following **Cheque19** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ChequeType <*ChqTp*>	[0..1]	CodeSet		264
	ChequeNumber <*ChqNb*>	[0..1]	Text		265
	ChequeFrom <*ChqFr*>	[0..1]			265
	Name <*Nm*>	[1..1]	Text		265
	Address <*Adr*>	[1..1]	±		266
	DeliveryMethod <*DlvryMtd*>	[0..1]			266
{Or	**Code** <*Cd*>	[1..1]	CodeSet		267
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		267
	DeliverTo <*DlvrTo*>	[0..1]			267
	Name <*Nm*>	[1..1]	Text		268
	Address <*Adr*>	[1..1]	±		268
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		268
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		269
	FormsCode <*FrmsCd*>	[0..1]	Text		269
	MemoField <*MemoFld*>	[0..2]	Text		269
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		269
	PrintLocation <*PrtLctn*>	[0..1]	Text		269
	Signature <*Sgntr*>	[0..5]	Text		269

Constraints

- **ChequeMaturityDateRule**

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

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

4.4.4.18.6.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 712

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

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

4.4.4.18.6.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

4.4.4.18.6.3 ChequeFrom <ChqFr>

Presence: [0..1]

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

ChequeFrom <ChqFr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		265
	Address *<Adr>*	[1..1]	±		266

4.4.4.18.6.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

4.4.4.18.6.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

4.4.4.18.6.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		267
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		267

4.4.4.18.6.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 712

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

4.4.4.18.6.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 731

4.4.4.18.6.5 DeliverTo <DlvrTo>

Presence: [0..1]

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

DeliverTo <DlvrTo> contains the following **NameAndAddress18** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		268
	Address <*Adr*>	[1..1]	±		268

4.4.4.18.6.5.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

4.4.4.18.6.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

4.4.4.18.6.6 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: "Priority2Code" on page 721

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

4.4.4.18.6.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 725

4.4.4.18.6.8 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

4.4.4.18.6.9 MemoField <MemoFld>

Presence: [0..2]

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

Datatype: "Max35Text" on page 731

4.4.4.18.6.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

4.4.4.18.6.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 731

4.4.4.18.6.12 Signature <Sgntr>

Presence: [0..5]

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

Datatype: "Max70Text" on page 732

4.4.4.18.7 Frequency <Frqcy>

Presence: [0..1]

Definition: The schedule for a credit payment arrangement.

Frequency <Frqcy> contains the following **Frequency1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Sequence *<Seq>*	[0..1]	Text		270
	StartDate *<StartDt>*	[1..1]	Date		270
	EndPointChoice *<EndPtChc>*	[1..1]			270
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		270
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		270
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		271
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		271

4.4.4.18.7.1 Sequence <Seq>

Presence: [0..1]

Definition: Technical identifier of a Credit Transfer as part of a series of Credit Transfers within a single Payment Instruction. Assists the transfer of complex variable future payment schedules, associated with a single act of customer consent, within a single Payment Instruction.

Datatype: "Max3NumericText" on page 731

4.4.4.18.7.2 StartDate <StartDt>

Presence: [1..1]

Definition: The date of the first payment to be made for this payment schedule.

Datatype: "ISODate" on page 725

4.4.4.18.7.3 EndPointChoice <EndPtChc>

Presence: [1..1]

Definition: Information about when the payment arrangement will end.

EndPointChoice <EndPtChc> contains one of the following **EndPoint1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		270
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		270

4.4.4.18.7.3.1 NumberOfPayments <NbOfPmts>

Presence: [0..1]

Definition: Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date.

Datatype: "Max35Text" on page 731

4.4.4.18.7.3.2 LastPaymentDate <LastPmtDt>

Presence: [0..1]

Definition: Final payment of the standing order due.

Datatype: "ISODate" on page 725

4.4.4.18.7.4 RequestedFrequencyPattern <ReqdFrqcyPttrn>

Presence: [0..1]

Definition: Payment schedule frequency pattern which indicates how frequently a payment is made.

RequestedFrequencyPattern <ReqdFrqcyPttrn> contains one of the following elements (see "Frequency37Choice" on page 633 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		633
Or}	Proprietary <*Prtry*>	[1..1]	Text		633

4.4.4.18.7.5 NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>

Presence: [0..1]

Definition: Adjustment indicator for a non-working day to enable payment to be made on the next working day.

Datatype: "BusinessDayConvention1Code" on page 711

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

4.4.4.18.8 TransferInstruction <TrfInstr>

Presence: [0..1]

Definition: Provides further information about the status of transferred scheduled payment(s).

TransferInstruction <TrfInstr> contains the following **TransferInstruction1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		271
	Code <*Cd*>	[1..1]	Text		272
	Proprietary <*Prtry*>	[0..1]	Text		272
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		272
	StartDate <*StartDt*>	[0..1]	Date		272
	Description <*Desc*>	[0..1]	Text		272

4.4.4.18.8.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

- *Meaning When True:* Yes

- *Meaning When False:* No

4.4.4.18.8.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: "Max35Text" on page 731

4.4.4.18.8.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: "Max256Text" on page 730

4.4.4.18.8.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: "ISODateTime" on page 725

4.4.4.18.8.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: "ISODate" on page 725

4.4.4.18.8.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: "Max350Text" on page 730

4.4.4.18.9 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

4.4.4.18.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

4.4.4.18.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

4.4.4.18.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

4.4.4.18.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

4.4.4.18.14 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

4.4.4.18.15 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C25 "IdentificationOrProxyPresenceRule", C23 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
    /Identification Must be present
 Or     /Proxy Must be present
```

4.4.4.18.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

4.4.4.18.17 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 648 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Code <*Cd*>	[0..1]	CodeSet		648
	InstructionInformation <*InstrInf*>	[0..1]	Text		649

4.4.4.18.18 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 638 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		639
Or}	Proprietary <*Prtry*>	[1..1]	Text		639

4.4.4.18.19 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 662 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		662
	Authority <Authrty>	[0..1]			662
	Name <Nm>	[0..1]	Text		663
	Country <Ctry>	[0..1]	CodeSet	C18	663
	Details <Dtls>	[0..*]			663
	Type <Tp>	[0..1]	Text		663
	Date <Dt>	[0..1]	Date		664
	Country <Ctry>	[0..1]	CodeSet	C18	664
	Code <Cd>	[0..1]	Text		664
	Amount <Amt>	[0..1]	Amount	C2, C20	664
	Information <Inf>	[0..*]	Text		664

4.4.4.18.20 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		283
	Debtor <*Dbtr*>	[0..1]	±		283
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		283
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		284
	ReferenceNumber <*RefNb*>	[0..1]	Text		284
	Method <*Mtd*>	[0..1]	Text		284
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C20	284
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C20	285
	Date <*Dt*>	[0..1]	Date		285
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		285
	Record <*Rcrd*>	[0..*]			285
	Type <*Tp*>	[0..1]	Text		286
	Category <*Ctgy*>	[0..1]	Text		286
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		286
	DebtorStatus <*DbtrSts*>	[0..1]	Text		287
	CertificateIdentification <*CertId*>	[0..1]	Text		287
	FormsCode <*FrmsCd*>	[0..1]	Text		287
	Period <*Prd*>	[0..1]			287
	Year <*Yr*>	[0..1]	Year		287
	Type <*Tp*>	[0..1]	CodeSet		287
	FromToDate <*FrToDt*>	[0..1]	±		288
	TaxAmount <*TaxAmt*>	[0..1]			289
	Rate <*Rate*>	[0..1]	Rate		289
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C20	289
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C20	289
	Details <*Dtls*>	[0..*]			290
	Period <*Prd*>	[0..1]			290
	Year <*Yr*>	[0..1]	Year		290
	Type <*Tp*>	[0..1]	CodeSet		291
	FromToDate <*FrToDt*>	[0..1]	±		291
	Amount <*Amt*>	[1..1]	Amount	C2, C20	292

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		292

4.4.4.18.20.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		707
	TaxType *<TaxTp>*	[0..1]	Text		707

4.4.4.18.20.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

4.4.4.18.20.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		707
	RegistrationIdentification <*RegnId*>	[0..1]	Text		708
	TaxType <*TaxTp*>	[0..1]	Text		708
	Authorisation <*Authstn*>	[0..1]			708
	Title <*Titl*>	[0..1]	Text		708
	Name <*Nm*>	[0..1]	Text		708

4.4.4.18.20.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

4.4.4.18.20.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 729

4.4.4.18.20.6 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

4.4.4.18.20.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.4.18.20.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.4.4.18.20.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 725

4.4.4.18.20.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 728

4.4.4.18.20.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record **<Rcrd>** contains the following **TaxRecord3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		286
	Category *<Ctgy>*	[0..1]	Text		286
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		286
	DebtorStatus *<DbtrSts>*	[0..1]	Text		287
	CertificateIdentification *<CertId>*	[0..1]	Text		287
	FormsCode *<FrmsCd>*	[0..1]	Text		287
	Period *<Prd>*	[0..1]			287
	Year *<Yr>*	[0..1]	Year		287
	Type *<Tp>*	[0..1]	CodeSet		287
	FromToDate *<FrToDt>*	[0..1]	±		288
	TaxAmount *<TaxAmt>*	[0..1]			289
	Rate *<Rate>*	[0..1]	Rate		289
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C20	289
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C20	289
	Details *<Dtls>*	[0..*]			290
	Period *<Prd>*	[0..1]			290
	Year *<Yr>*	[0..1]	Year		290
	Type *<Tp>*	[0..1]	CodeSet		291
	FromToDate *<FrToDt>*	[0..1]	±		291
	Amount *<Amt>*	[1..1]	Amount	C2, C20	292
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		292

4.4.4.18.20.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 731

4.4.4.18.20.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 731

4.4.4.18.20.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 731

4.4.4.18.20.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 731

4.4.4.18.20.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 731

4.4.4.18.20.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 731

4.4.4.18.20.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		287
	Type *<Tp>*	[0..1]	CodeSet		287
	FromToDate *<FrToDt>*	[0..1]	±		288

4.4.4.18.20.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

4.4.4.18.20.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

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

4.4.4.18.20.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		626
	ToDate <ToDt>	[1..1]	Date		626

4.4.4.18.20.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		289
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C20	289
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C20	289
	Details <Dtls>	[0..*]			290
	Period <Prd>	[0..1]			290
	Year <Yr>	[0..1]	Year		290
	Type <Tp>	[0..1]	CodeSet		291
	FromToDate <FrToDt>	[0..1]	±		291
	Amount <Amt>	[1..1]	Amount	C2, C20	292

4.4.4.18.20.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 728

4.4.4.18.20.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.4.18.20.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.4.4.18.20.11.8.4 Details <Dtls>

Presence: [0..*]

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

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Period <*Prd*>	[0..1]			290
	Year <*Yr*>	[0..1]	Year		290
	Type <*Tp*>	[0..1]	CodeSet		291
	FromToDate <*FrToDt*>	[0..1]	±		291
	Amount <*Amt*>	[1..1]	Amount	C2, C20	292

4.4.4.18.20.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Year		290
	Type <*Tp*>	[0..1]	CodeSet		291
	FromToDate <*FrToDt*>	[0..1]	±		291

4.4.4.18.20.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

4.4.4.18.20.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

4.4.4.18.20.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		626
	ToDate *<ToDt>*	[1..1]	Date		626

4.4.4.18.20.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.4.4.18.20.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 729

4.4.4.18.21 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation9** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		293
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		293
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		293
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			294
	Name *<Nm>*	[1..1]	Text		294
	Address *<Adr>*	[1..1]	±		294

4.4.4.18.21.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 731

4.4.4.18.21.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 722

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

4.4.4.18.21.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 730

4.4.4.18.21.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		294
	Address *<Adr>*	[1..1]	±		294

4.4.4.18.21.4.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

4.4.4.18.21.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

4.4.4.18.22 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 665 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		665
	Structured <*Strd*>	[0..*]	±		665

4.4.5 DirectDebitInstruction <DrctDbtInstr>

Presence: [0..*]

Definition: Details of a direct debit Instruction associated with the old account.

DirectDebitInstruction <DrctDbtInstr> contains the following **DirectDebitInstructionDetails3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[1..1]	Text		296
	AutomatedDirectDebitInstructionIndicator *<AutomtdDrctDbtInstrInd>*	[0..1]	Indicator		296
	DirectDebitTransferableIndicator *<DrctDbtTrfblInd>*	[0..1]	Indicator		297
	Creditor *<Cdtr>*	[1..1]	±		297
	LastCollectionCurrencyAmount *<LastColltnCcyAmt>*	[0..1]	Amount	C2, C20	298
	LastCollectionDate *<LastColltnDt>*	[0..1]	Date		299
	OtherDetails *<OthrDtls>*	[0..*]			299
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		299
	Code *<Cd>*	[1..1]	Text		300
	Proprietary *<Prtry>*	[0..1]	Text		300
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		300
	StartDate *<StartDt>*	[0..1]	Date		300
	Description *<Desc>*	[0..1]	Text		300

4.4.5.1 MandateIdentification <MndtId>

Presence: [1..1]

Definition: Identification of the mandate for a direct debit instruction.

Datatype: "Max35Text" on page 731

4.4.5.2 AutomatedDirectDebitInstructionIndicator <AutomtdDrctDbtInstrInd>

Presence: [0..1]

Definition: Indicates whether the instruction is an automated direct debit instruction.

Usage: Default value for AutomatedDirectDebitInstructionIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

• *Meaning When True:* Yes

• *Meaning When False:* No

4.4.5.3 DirectDebitTransferableIndicator <DrctDbtTrfblInd>

Presence: [0..1]

Definition: Indicates whether the direct debit instruction is transferable.

Usage: Default value for DirectDebitTransferableIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

- *Meaning When True:* Yes

- *Meaning When False:* No

4.4.5.4 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

4.4.5.5 LastCollectionCurrencyAmount <LastColltnCcyAmt>

Presence: [0..1]

Definition: Amount of the last debit made for the direct debit mandate.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.4.5.6 LastCollectionDate <LastColltnDt>

Presence: [0..1]

Definition: Date on which the last debit for the direct debit mandate may be made.

Usage: Not included if all limits to the validity of the direct debit mandate have already been specified or if there are no time limits on the validity of the direct debit.

Datatype: "ISODate" on page 725

4.4.5.7 OtherDetails <OthrDtls>

Presence: [0..*]

Definition: Provides further information about the status of a requested transaction schedule transfer.

OtherDetails <OthrDtls> contains the following **TransferInstruction1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		299
	Code *<Cd>*	[1..1]	Text		300
	Proprietary *<Prtry>*	[0..1]	Text		300
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		300
	StartDate *<StartDt>*	[0..1]	Date		300
	Description *<Desc>*	[0..1]	Text		300

4.4.5.7.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

- *Meaning When True:* Yes

- *Meaning When False:* No

4.4.5.7.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: "Max35Text" on page 731

4.4.5.7.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: "Max256Text" on page 730

4.4.5.7.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: "ISODateTime" on page 725

4.4.5.7.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: "ISODate" on page 725

4.4.5.7.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: "Max350Text" on page 730

4.4.6   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C32 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 638 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		638
	Envelope <*Envlp*>	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

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

5 acmt.030.001.04 AccountSwitchRequestRedirectionV04

5.1 MessageDefinition Functionality

The AccountSwitchRequestRedirection message is sent by the new account servicer to a central account switch servicer to set up the redirection of payment and collection transactions that are processed after completion of the account switch. It is routed to the previous account servicer to signal that it should schedule the cancellation of all payment arrangements on the old account. This message may also be used by the new bank to amend the new account details, if the details previously provided were incorrect.

Outline

The AccountSwitchRequestRedirectionV04 MessageDefinition is composed of 5 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch.

C. NewAccount

Account servicer holding the account to which the switch will be made for example the acquiring account servicer.

D. OldAccount

Account held at the old account servicer being switched to the new account servicer.

E. SupplementaryData

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

5.2   Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwtchReqRdrctn>	[1..1]			
	MessageIdentification *<MsgId>*	[1..1]	±		304
	AccountSwitchDetails *<AcctSwtchDtls>*	[1..1]			305
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		305
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		305
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		305
	SwitchDate *<SwtchDt>*	[0..1]	Date		306
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		306
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		306
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		307
	Response *<Rspn>*	[0..*]	±		308
	NewAccount *<NewAcct>*	[1..1]		C7, C6	308
	Identification *<Id>*	[0..1]	±		308
	Type *<Tp>*	[0..1]	±		309
	Currency *<Ccy>*	[0..1]	CodeSet	C1	309
	Name *<Nm>*	[0..1]	Text		309
	Proxy *<Prxy>*	[0..1]	±		310
	Owner *<Ownr>*	[0..1]	±		310
	Servicer *<Svcr>*	[0..1]	±		311
	OldAccount *<OdAcct>*	[1..1]		C7, C6	312
	Identification *<Id>*	[0..1]	±		313
	Type *<Tp>*	[0..1]	±		313
	Currency *<Ccy>*	[0..1]	CodeSet	C1	313
	Name *<Nm>*	[0..1]	Text		314
	Proxy *<Prxy>*	[0..1]	±		314
	Owner *<Ownr>*	[0..1]	±		314
	Servicer *<Svcr>*	[0..1]	±		315
	SupplementaryData *<SplmtryData>*	[0..*]	±	C8	316

5.3   Constraints

C1   ActiveOrHistoricCurrency

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

C2   AnyBIC

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

C3   BICFI

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

C4   Country

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

C5   IBAN

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

C6   IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C7   IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C8   SupplementaryDataRule

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

5.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1   MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

5.4.2   AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		305
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		305
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		305
	SwitchDate *<SwtchDt>*	[0..1]	Date		306
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		306
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		306
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		307
	Response *<Rspn>*	[0..*]	±		308

5.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

5.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

5.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

5.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

5.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

5.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.

CodeName	Name	Definition
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

5.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

5.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 706 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ResponseCode <*RspnCd*>	[1..1]	Text		706
	AdditionalDetails <*AddtlDtls*>	[0..1]	Text		706

5.4.3 NewAccount <NewAcct>

Presence: [1..1]

Definition: Account servicer holding the account to which the switch will be made for example the acquiring account servicer.

Impacted by: C7 "IdentificationOrProxyPresenceRule", C6 "IdentificationAndProxyGuideline"

NewAccount <NewAcct> contains the following **CashAccount43** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		308
	Type <*Tp*>	[0..1]	±		309
	Currency <*Ccy*>	[0..1]	CodeSet	C1	309
	Name <*Nm*>	[0..1]	Text		309
	Proxy <*Prxy*>	[0..1]	±		310
	Owner <*Ownr*>	[0..1]	±		310
	Servicer <*Svcr*>	[0..1]	±		311

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or proxy must be present.

  ```
  Following Must be True
       /Identification Must be present
   Or     /Proxy Must be present
  ```

5.4.3.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 624 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C21	624
Or}	Other *<Othr>*	[1..1]	±		625

5.4.3.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		620
Or}	Proprietary *<Prtry>*	[1..1]	Text		620

5.4.3.3 Currency <Ccy>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 710

Constraints

- **ActiveOrHistoricCurrency**

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

5.4.3.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 732

5.4.3.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see <u>"ProxyAccountIdentification1" on page 623</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			623
{Or	Code <*Cd*>	[1..1]	CodeSet		624
Or}	Proprietary <*Prtry*>	[1..1]	Text		624
	Identification <*Id*>	[1..1]	Text		624

5.4.3.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		640
	PostalAddress *<PstlAdr>*	[0..1]	±		641
	Identification *<Id>*	[0..1]			641
{Or	OrganisationIdentification *<OrgId>*	[1..1]			642
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C3	643
	LEI *<LEI>*	[0..1]	IdentifierSet		643
	Other *<Othr>*	[0..*]			643
	Identification *<Id>*	[1..1]	Text		644
	SchemeName *<SchmeNm>*	[0..1]			644
{Or	Code *<Cd>*	[1..1]	CodeSet		644
Or}	Proprietary *<Prtry>*	[1..1]	Text		644
	Issuer *<Issr>*	[0..1]	Text		644
Or}	PrivateIdentification *<PrvtId>*	[1..1]			644
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			645
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646
	Other *<Othr>*	[0..*]			646
	Identification *<Id>*	[1..1]	Text		646
	SchemeName *<SchmeNm>*	[0..1]			646
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647
	Issuer *<Issr>*	[0..1]	Text		647
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C18	647
	ContactDetails *<CtctDtls>*	[0..1]	±		647

5.4.3.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

5.4.4   OldAccount <OdAcct>

Presence: [1..1]

Definition: Account held at the old account servicer being switched to the new account servicer.

Impacted by: C7 "IdentificationOrProxyPresenceRule", C6 "IdentificationAndProxyGuideline"

OldAccount <OdAcct> contains the following **CashAccount43** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		313
	Type <Tp>	[0..1]	±		313
	Currency <Ccy>	[0..1]	CodeSet	C1	313
	Name <Nm>	[0..1]	Text		314
	Proxy <Prxy>	[0..1]	±		314
	Owner <Ownr>	[0..1]	±		314
	Servicer <Svcr>	[0..1]	±		315

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or proxy must be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

5.4.4.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 624 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C21	624
Or}	Other *<Othr>*	[1..1]	±		625

5.4.4.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		620
Or}	Proprietary *<Prtry>*	[1..1]	Text		620

5.4.4.3 Currency <Ccy>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 710

Constraints

• **ActiveOrHistoricCurrency**

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

5.4.4.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 732

5.4.4.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			623
{Or	Code <*Cd*>	[1..1]	CodeSet		624
Or}	Proprietary <*Prtry*>	[1..1]	Text		624
	Identification <*Id*>	[1..1]	Text		624

5.4.4.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

5.4.4.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

5.4.5 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C8 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 638 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		638
	Envelope <Envlp>	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

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

6   acmt.031.001.05 AccountSwitchRequestBalanceTransferV05

6.1   MessageDefinition Functionality

The AccountSwitchRequestBalanceTransfer message is sent by the new account servicer to the account servicer which previously held the account to request the transfer of the closing balance. This may be addressed to the new account or an alternate account nominated by the new account servicer.

Outline

The AccountSwitchRequestBalanceTransferV05 MessageDefinition is composed of 6 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch.

C. NewAccount

Details of the new account set up with the new account servicer.

Usage: If an Alternate Credit Account is not specified and the closing balance of the old account was positive then the payment of the outstanding balance should be made to this account.

D. NominatedAccount

Alternate beneficiary account for a payment made from the old account servicer to the new account servicer in the case of a positive closing balance of the old bank.

E. BalanceTransfer

Information that enables the receiving bank to reconcile the payment with the request.

F. SupplementaryData

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

6.2   Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwtchReqBalTrf>	[1..1]			
	MessageIdentification *<MsgId>*	[1..1]	±		326
	AccountSwitchDetails *<AcctSwtchDtls>*	[1..1]			327
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		327
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		327
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		327
	SwitchDate *<SwtchDt>*	[0..1]	Date		328
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		328
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		328
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		329
	Response *<Rspn>*	[0..*]	±		330
	NewAccount *<NewAcct>*	[1..1]		C12, C10	330
	Identification *<Id>*	[0..1]	±		331
	Type *<Tp>*	[0..1]	±		331
	Currency *<Ccy>*	[0..1]	CodeSet	C2	331
	Name *<Nm>*	[0..1]	Text		331
	Proxy *<Prxy>*	[0..1]	±		332
	Owner *<Ownr>*	[0..1]	±		332
	Servicer *<Svcr>*	[0..1]	±		333
	NominatedAccount *<NmntdAcct>*	[0..1]		C12, C10	334
	Identification *<Id>*	[0..1]	±		335
	Type *<Tp>*	[0..1]	±		335
	Currency *<Ccy>*	[0..1]	CodeSet	C2	335
	Name *<Nm>*	[0..1]	Text		336
	Proxy *<Prxy>*	[0..1]	±		336
	Owner *<Ownr>*	[0..1]	±		336
	Servicer *<Svcr>*	[0..1]	±		337
	BalanceTransfer *<BalTrf>*	[0..*]			338
	BalanceTransferReference *<BalTrfRef>*	[0..1]			345

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BalanceTransferReference *<BalTrfRef>*	[1..1]	Text		345
	BalanceTransferMethod *<BalTrfMtd>*	[0..1]			345
{Or	**Credit** *<Cdt>*	[1..1]		C14, C15, C16, C19, C20	352
	PaymentIdentification *<PmtId>*	[1..1]	±		356
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		356
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		357
	Amount *<Amt>*	[1..1]	Amount	C1, C7	357
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		358
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	358
	ChequeType *<ChqTp>*	[0..1]	CodeSet		359
	ChequeNumber *<ChqNb>*	[0..1]	Text		360
	ChequeFrom *<ChqFr>*	[0..1]			360
	Name *<Nm>*	[1..1]	Text		360
	Address *<Adr>*	[1..1]	±		361
	DeliveryMethod *<DlvryMtd>*	[0..1]			361
{Or	**Code** *<Cd>*	[1..1]	CodeSet		362
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		362
	DeliverTo *<DlvrTo>*	[0..1]			362
	Name *<Nm>*	[1..1]	Text		363
	Address *<Adr>*	[1..1]	±		363
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		363
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		364
	FormsCode *<FrmsCd>*	[0..1]	Text		364
	MemoField *<MemoFld>*	[0..2]	Text		364
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		364
	PrintLocation *<PrtLctn>*	[0..1]	Text		364
	Signature *<Sgntr>*	[0..5]	Text		364
	Frequency *<Frqcy>*	[0..1]			364
	Sequence *<Seq>*	[0..1]	Text		365
	StartDate *<StartDt>*	[1..1]	Date		365

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	EndPointChoice <*EndPtChc*>	[1..1]			365
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		365
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		365
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		366
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		366
	TransferInstruction <*TrfInstr*>	[0..1]			366
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		366
	Code <*Cd*>	[1..1]	Text		367
	Proprietary <*Prtry*>	[0..1]	Text		367
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		367
	StartDate <*StartDt*>	[0..1]	Date		367
	Description <*Desc*>	[0..1]	Text		367
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		367
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		368
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		369
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		370
	CreditorAgent <*CdtrAgt*>	[1..1]	±		371
	Creditor <*Cdtr*>	[0..1]	±		372
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	372
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		373
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		374
	Purpose <*Purp*>	[0..1]	±		375
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		375
	Tax <*Tax*>	[0..1]			376
	Creditor <*Cdtr*>	[0..1]	±		378
	Debtor <*Dbtr*>	[0..1]	±		378
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		378
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		379
	ReferenceNumber <*RefNb*>	[0..1]	Text		379
	Method <*Mtd*>	[0..1]	Text		379
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	379

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	380
	Date <*Dt*>	[0..1]	Date		380
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		380
	Record <*Rcrd*>	[0..*]			380
	Type <*Tp*>	[0..1]	Text		381
	Category <*Ctgy*>	[0..1]	Text		381
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		381
	DebtorStatus <*DbtrSts*>	[0..1]	Text		382
	CertificateIdentification <*CertId*>	[0..1]	Text		382
	FormsCode <*FrmsCd*>	[0..1]	Text		382
	Period <*Prd*>	[0..1]			382
	Year <*Yr*>	[0..1]	Year		382
	Type <*Tp*>	[0..1]	CodeSet		382
	FromToDate <*FrToDt*>	[0..1]	±		383
	TaxAmount <*TaxAmt*>	[0..1]			384
	Rate <*Rate*>	[0..1]	Rate		384
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	384
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	384
	Details <*Dtls*>	[0..*]			385
	Period <*Prd*>	[0..1]			385
	Year <*Yr*>	[0..1]	Year		385
	Type <*Tp*>	[0..1]	CodeSet		386
	FromToDate <*FrToDt*>	[0..1]	±		386
	Amount <*Amt*>	[1..1]	Amount	C2, C8	387
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		387
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			387
	RemittanceIdentification <*RmtId*>	[0..1]	Text		388
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		388
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		388
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			389
	Name <*Nm*>	[1..1]	Text		389

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Address <*Adr*>	[1..1]	±		389
	RemittanceInformation <*RmtInf*>	[0..1]	±		390
Or}	**Debit** <*Dbt*>	[1..1]		C14, C15, C16, C19, C20	390
	PaymentIdentification <*PmtId*>	[1..1]	±		395
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		395
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		396
	Amount <*Amt*>	[1..1]	Amount	C1, C7	396
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		397
	ChequeInstruction <*ChqInstr*>	[0..1]		C5	397
	ChequeType <*ChqTp*>	[0..1]	CodeSet		398
	ChequeNumber <*ChqNb*>	[0..1]	Text		399
	ChequeFrom <*ChqFr*>	[0..1]			399
	Name <*Nm*>	[1..1]	Text		399
	Address <*Adr*>	[1..1]	±		400
	DeliveryMethod <*DlvryMtd*>	[0..1]			400
{Or	**Code** <*Cd*>	[1..1]	CodeSet		401
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		401
	DeliverTo <*DlvrTo*>	[0..1]			401
	Name <*Nm*>	[1..1]	Text		402
	Address <*Adr*>	[1..1]	±		402
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		402
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		403
	FormsCode <*FrmsCd*>	[0..1]	Text		403
	MemoField <*MemoFld*>	[0..2]	Text		403
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		403
	PrintLocation <*PrtLctn*>	[0..1]	Text		403
	Signature <*Sgntr*>	[0..5]	Text		403
	Frequency <*Frqcy*>	[0..1]			403
	Sequence <*Seq*>	[0..1]	Text		404
	StartDate <*StartDt*>	[1..1]	Date		404

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	EndPointChoice <*EndPtChc*>	[1..1]			404
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		404
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		404
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		405
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		405
	TransferInstruction <*TrfInstr*>	[0..1]			405
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		405
	Code <*Cd*>	[1..1]	Text		406
	Proprietary <*Prtry*>	[0..1]	Text		406
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		406
	StartDate <*StartDt*>	[0..1]	Date		406
	Description <*Desc*>	[0..1]	Text		406
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		406
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		407
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		408
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		409
	CreditorAgent <*CdtrAgt*>	[1..1]	±		410
	Creditor <*Cdtr*>	[0..1]	±		411
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	411
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		412
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		413
	Purpose <*Purp*>	[0..1]	±		414
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		414
	Tax <*Tax*>	[0..1]			415
	Creditor <*Cdtr*>	[0..1]	±		417
	Debtor <*Dbtr*>	[0..1]	±		417
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		417
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		418
	ReferenceNumber <*RefNb*>	[0..1]	Text		418
	Method <*Mtd*>	[0..1]	Text		418
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	418

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	419
	Date <*Dt*>	[0..1]	Date		419
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		419
	Record <*Rcrd*>	[0..*]			419
	Type <*Tp*>	[0..1]	Text		420
	Category <*Ctgy*>	[0..1]	Text		420
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		420
	DebtorStatus <*DbtrSts*>	[0..1]	Text		421
	CertificateIdentification <*CertId*>	[0..1]	Text		421
	FormsCode <*FrmsCd*>	[0..1]	Text		421
	Period <*Prd*>	[0..1]			421
	Year <*Yr*>	[0..1]	Year		421
	Type <*Tp*>	[0..1]	CodeSet		421
	FromToDate <*FrToDt*>	[0..1]	±		422
	TaxAmount <*TaxAmt*>	[0..1]			423
	Rate <*Rate*>	[0..1]	Rate		423
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	423
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	423
	Details <*Dtls*>	[0..*]			424
	Period <*Prd*>	[0..1]			424
	Year <*Yr*>	[0..1]	Year		424
	Type <*Tp*>	[0..1]	CodeSet		425
	FromToDate <*FrToDt*>	[0..1]	±		425
	Amount <*Amt*>	[1..1]	Amount	C2, C8	426
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		426
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			426
	RemittanceIdentification <*RmtId*>	[0..1]	Text		427
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		427
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		427
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			428
	Name <*Nm*>	[1..1]	Text		428

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Address <*Adr*>	[1..1]	±		428
	RemittanceInformation <*RmtInf*>	[0..1]	±		429
	BalanceTransferFundingLimit <*BalTrfFndgLmt*>	[0..1]			430
	CurrencyAmount <*CcyAmt*>	[1..1]	Amount	C1, C7	430
	SupplementaryData <*SplmtryData*>	[0..*]	±	C18	430

6.3   Constraints

C1   ActiveCurrency

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

C2   ActiveOrHistoricCurrency

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

C3   AnyBIC

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

C4   BICFI

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

C5   ChequeMaturityDateRule

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

C6   Country

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

C7   CurrencyAmount

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

Note: The decimal separator is a dot.

C8   CurrencyAmount

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

Note: The decimal separator is a dot.

C9   IBAN

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

C10   IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C11   IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C12   IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C13   IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C14   InstructionForCreditorAgentRule

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

C15   IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C16   IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17   RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C18   SupplementaryDataRule

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

C19   UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C20   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

6.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

6.4.1   MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

6.4.2 AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		327
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		327
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		327
	SwitchDate *<SwtchDt>*	[0..1]	Date		328
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		328
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		328
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		329
	Response *<Rspn>*	[0..*]	±		330

6.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

6.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

6.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

6.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

6.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

6.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.

CodeName	Name	Definition
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

6.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

6.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 706 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ResponseCode <*RspnCd*>	[1..1]	Text		706
	AdditionalDetails <*AddtlDtls*>	[0..1]	Text		706

6.4.3   NewAccount <NewAcct>

Presence: [1..1]

Definition: Details of the new account set up with the new account servicer.

Usage: If an Alternate Credit Account is not specified and the closing balance of the old account was positive then the payment of the outstanding balance should be made to this account.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

NewAccount <NewAcct> contains the following **CashAccount43** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		331
	Type <*Tp*>	[0..1]	±		331
	Currency <*Ccy*>	[0..1]	CodeSet	C2	331
	Name <*Nm*>	[0..1]	Text		331
	Proxy <*Prxy*>	[0..1]	±		332
	Owner <*Ownr*>	[0..1]	±		332
	Servicer <*Svcr*>	[0..1]	±		333

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or proxy must be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

6.4.3.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 624 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C21	624
Or}	Other *<Othr>*	[1..1]	±		625

6.4.3.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		620
Or}	Proprietary *<Prtry>*	[1..1]	Text		620

6.4.3.3 Currency <Ccy>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 710

Constraints

- **ActiveOrHistoricCurrency**

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

6.4.3.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 732

6.4.3.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			623
{Or	Code <*Cd*>	[1..1]	CodeSet		624
Or}	Proprietary <*Prtry*>	[1..1]	Text		624
	Identification <*Id*>	[1..1]	Text		624

6.4.3.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

6.4.3.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

6.4.4　　NominatedAccount <NmntdAcct>

Presence: [0..1]

Definition: Alternate beneficiary account for a payment made from the old account servicer to the new account servicer in the case of a positive closing balance of the old bank.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

NominatedAccount <NmntdAcct> contains the following **CashAccount43** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		335
	Type <Tp>	[0..1]	±		335
	Currency <Ccy>	[0..1]	CodeSet	C2	335
	Name <Nm>	[0..1]	Text		336
	Proxy <Prxy>	[0..1]	±		336
	Owner <Ownr>	[0..1]	±		336
	Servicer <Svcr>	[0..1]	±		337

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or proxy must be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

6.4.4.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 624 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C21	624
Or}	Other *<Othr>*	[1..1]	±		625

6.4.4.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		620
Or}	Proprietary *<Prtry>*	[1..1]	Text		620

6.4.4.3 Currency <Ccy>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 710

Constraints

- **ActiveOrHistoricCurrency**

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

6.4.4.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 732

6.4.4.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			623
{Or	Code <Cd>	[1..1]	CodeSet		624
Or}	Proprietary <Prtry>	[1..1]	Text		624
	Identification <Id>	[1..1]	Text		624

6.4.4.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see ["PartyIdentification272" on page 639](#) for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

6.4.4.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

6.4.5   BalanceTransfer <BalTrf>

Presence: [0..*]

Definition: Information that enables the receiving bank to reconcile the payment with the request.

BalanceTransfer <BalTrf> contains the following **BalanceTransfer5** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	BalanceTransferReference <*BalTrfRef*>	[0..1]			345
	BalanceTransferReference <*BalTrfRef*>	[1..1]	Text		345
	BalanceTransferMethod <*BalTrfMtd*>	[0..1]			345
{Or	**Credit** <*Cdt*>	[1..1]		C14, C15, C16, C19, C20	352
	PaymentIdentification <*PmtId*>	[1..1]	±		356
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		356
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		357
	Amount <*Amt*>	[1..1]	Amount	C1, C7	357
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		358
	ChequeInstruction <*ChqInstr*>	[0..1]		C5	358
	ChequeType <*ChqTp*>	[0..1]	CodeSet		359
	ChequeNumber <*ChqNb*>	[0..1]	Text		360
	ChequeFrom <*ChqFr*>	[0..1]			360
	Name <*Nm*>	[1..1]	Text		360
	Address <*Adr*>	[1..1]	±		361
	DeliveryMethod <*DlvryMtd*>	[0..1]			361
{Or	**Code** <*Cd*>	[1..1]	CodeSet		362
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		362
	DeliverTo <*DlvrTo*>	[0..1]			362
	Name <*Nm*>	[1..1]	Text		363
	Address <*Adr*>	[1..1]	±		363
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		363
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		364
	FormsCode <*FrmsCd*>	[0..1]	Text		364
	MemoField <*MemoFld*>	[0..2]	Text		364
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		364
	PrintLocation <*PrtLctn*>	[0..1]	Text		364
	Signature <*Sgntr*>	[0..5]	Text		364
	Frequency <*Frqcy*>	[0..1]			364

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Sequence *<Seq>*	[0..1]	Text		365
	StartDate *<StartDt>*	[1..1]	Date		365
	EndPointChoice *<EndPtChc>*	[1..1]			365
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		365
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		365
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		366
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		366
	TransferInstruction *<TrfInstr>*	[0..1]			366
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		366
	Code *<Cd>*	[1..1]	Text		367
	Proprietary *<Prtry>*	[0..1]	Text		367
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		367
	StartDate *<StartDt>*	[0..1]	Date		367
	Description *<Desc>*	[0..1]	Text		367
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		367
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		368
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		369
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		370
	CreditorAgent *<CdtrAgt>*	[1..1]	±		371
	Creditor *<Cdtr>*	[0..1]	±		372
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	372
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		373
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		374
	Purpose *<Purp>*	[0..1]	±		375
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		375
	Tax *<Tax>*	[0..1]			376
	Creditor *<Cdtr>*	[0..1]	±		378
	Debtor *<Dbtr>*	[0..1]	±		378
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		378
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		379
	ReferenceNumber *<RefNb>*	[0..1]	Text		379

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <*Mtd*>	[0..1]	Text		379
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	379
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	380
	Date <*Dt*>	[0..1]	Date		380
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		380
	Record <*Rcrd*>	[0..*]			380
	Type <*Tp*>	[0..1]	Text		381
	Category <*Ctgy*>	[0..1]	Text		381
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		381
	DebtorStatus <*DbtrSts*>	[0..1]	Text		382
	CertificateIdentification <*CertId*>	[0..1]	Text		382
	FormsCode <*FrmsCd*>	[0..1]	Text		382
	Period <*Prd*>	[0..1]			382
	Year <*Yr*>	[0..1]	Year		382
	Type <*Tp*>	[0..1]	CodeSet		382
	FromToDate <*FrToDt*>	[0..1]	±		383
	TaxAmount <*TaxAmt*>	[0..1]			384
	Rate <*Rate*>	[0..1]	Rate		384
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	384
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	384
	Details <*Dtls*>	[0..*]			385
	Period <*Prd*>	[0..1]			385
	Year <*Yr*>	[0..1]	Year		385
	Type <*Tp*>	[0..1]	CodeSet		386
	FromToDate <*FrToDt*>	[0..1]	±		386
	Amount <*Amt*>	[1..1]	Amount	C2, C8	387
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		387
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			387
	RemittanceIdentification <*RmtId*>	[0..1]	Text		388
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		388
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		388

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			389
	Name *<Nm>*	[1..1]	Text		389
	Address *<Adr>*	[1..1]	±		389
	RemittanceInformation *<RmtInf>*	[0..1]	±		390
Or}	**Debit** *<Dbt>*	[1..1]		C14, C15, C16, C19, C20	390
	PaymentIdentification *<PmtId>*	[1..1]	±		395
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		395
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		396
	Amount *<Amt>*	[1..1]	Amount	C1, C7	396
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		397
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	397
	ChequeType *<ChqTp>*	[0..1]	CodeSet		398
	ChequeNumber *<ChqNb>*	[0..1]	Text		399
	ChequeFrom *<ChqFr>*	[0..1]			399
	Name *<Nm>*	[1..1]	Text		399
	Address *<Adr>*	[1..1]	±		400
	DeliveryMethod *<DlvryMtd>*	[0..1]			400
{Or	**Code** *<Cd>*	[1..1]	CodeSet		401
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		401
	DeliverTo *<DlvrTo>*	[0..1]			401
	Name *<Nm>*	[1..1]	Text		402
	Address *<Adr>*	[1..1]	±		402
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		402
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		403
	FormsCode *<FrmsCd>*	[0..1]	Text		403
	MemoField *<MemoFld>*	[0..2]	Text		403
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		403
	PrintLocation *<PrtLctn>*	[0..1]	Text		403
	Signature *<Sgntr>*	[0..5]	Text		403

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Frequency <*Frqcy*>	[0..1]			403
	Sequence <*Seq*>	[0..1]	Text		404
	StartDate <*StartDt*>	[1..1]	Date		404
	EndPointChoice <*EndPtChc*>	[1..1]			404
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		404
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		404
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		405
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		405
	TransferInstruction <*TrfInstr*>	[0..1]			405
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		405
	Code <*Cd*>	[1..1]	Text		406
	Proprietary <*Prtry*>	[0..1]	Text		406
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		406
	StartDate <*StartDt*>	[0..1]	Date		406
	Description <*Desc*>	[0..1]	Text		406
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		406
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		407
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		408
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		409
	CreditorAgent <*CdtrAgt*>	[1..1]	±		410
	Creditor <*Cdtr*>	[0..1]	±		411
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	411
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		412
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		413
	Purpose <*Purp*>	[0..1]	±		414
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		414
	Tax <*Tax*>	[0..1]			415
	Creditor <*Cdtr*>	[0..1]	±		417
	Debtor <*Dbtr*>	[0..1]	±		417
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		417
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		418

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReferenceNumber <*RefNb*>	[0..1]	Text		418
	Method <*Mtd*>	[0..1]	Text		418
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	418
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	419
	Date <*Dt*>	[0..1]	Date		419
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		419
	Record <*Rcrd*>	[0..*]			419
	Type <*Tp*>	[0..1]	Text		420
	Category <*Ctgy*>	[0..1]	Text		420
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		420
	DebtorStatus <*DbtrSts*>	[0..1]	Text		421
	CertificateIdentification <*CertId*>	[0..1]	Text		421
	FormsCode <*FrmsCd*>	[0..1]	Text		421
	Period <*Prd*>	[0..1]			421
	Year <*Yr*>	[0..1]	Year		421
	Type <*Tp*>	[0..1]	CodeSet		421
	FromToDate <*FrToDt*>	[0..1]	±		422
	TaxAmount <*TaxAmt*>	[0..1]			423
	Rate <*Rate*>	[0..1]	Rate		423
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	423
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	423
	Details <*Dtls*>	[0..*]			424
	Period <*Prd*>	[0..1]			424
	Year <*Yr*>	[0..1]	Year		424
	Type <*Tp*>	[0..1]	CodeSet		425
	FromToDate <*FrToDt*>	[0..1]	±		425
	Amount <*Amt*>	[1..1]	Amount	C2, C8	426
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		426
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			426
	RemittanceIdentification <*RmtId*>	[0..1]	Text		427
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		427

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		427
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			428
	Name *<Nm>*	[1..1]	Text		428
	Address *<Adr>*	[1..1]	±		428
	RemittanceInformation *<RmtInf>*	[0..1]	±		429
	BalanceTransferFundingLimit *<BalTrfFndgLmt>*	[0..1]			430
	CurrencyAmount *<CcyAmt>*	[1..1]	Amount	C1, C7	430

6.4.5.1 BalanceTransferReference <BalTrfRef>

Presence: [0..1]

Definition: Reference that enables the creditor to reconcile a payment received through a different payment channel with the payment request.

BalanceTransferReference <BalTrfRef> contains the following **BalanceTransferReference1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BalanceTransferReference *<BalTrfRef>*	[1..1]	Text		345

6.4.5.1.1 BalanceTransferReference <BalTrfRef>

Presence: [1..1]

Definition: Used by the debtor in a suitable reference field of a payment message sent over an alternative payment channel to enable the creditor to match the payment with the payment request.

Datatype: "Max35Text" on page 731

6.4.5.2 BalanceTransferMethod <BalTrfMtd>

Presence: [0..1]

Definition: Contains details of the clearance and settlement method chosen to make the appropriate payment from account servicer to account servicer in order to transfer the positive or negative closing balance of the old account to the new account.

BalanceTransferMethod <BalTrfMtd> contains one of the following **SettlementMethod5Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Credit** *<Cdt>*	[1..1]		C14, C15, C16, C19, C20	352
	PaymentIdentification *<PmtId>*	[1..1]	±		356
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		356
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		357
	Amount *<Amt>*	[1..1]	Amount	C1, C7	357
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		358
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	358
	ChequeType *<ChqTp>*	[0..1]	CodeSet		359
	ChequeNumber *<ChqNb>*	[0..1]	Text		360
	ChequeFrom *<ChqFr>*	[0..1]			360
	Name *<Nm>*	[1..1]	Text		360
	Address *<Adr>*	[1..1]	±		361
	DeliveryMethod *<DlvryMtd>*	[0..1]			361
{Or	**Code** *<Cd>*	[1..1]	CodeSet		362
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		362
	DeliverTo *<DlvrTo>*	[0..1]			362
	Name *<Nm>*	[1..1]	Text		363
	Address *<Adr>*	[1..1]	±		363
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		363
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		364
	FormsCode *<FrmsCd>*	[0..1]	Text		364
	MemoField *<MemoFld>*	[0..2]	Text		364
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		364
	PrintLocation *<PrtLctn>*	[0..1]	Text		364
	Signature *<Sgntr>*	[0..5]	Text		364
	Frequency *<Frqcy>*	[0..1]			364
	Sequence *<Seq>*	[0..1]	Text		365
	StartDate *<StartDt>*	[1..1]	Date		365

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EndPointChoice *<EndPtChc>*	[1..1]			365
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		365
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		365
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		366
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		366
	TransferInstruction *<TrfInstr>*	[0..1]			366
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		366
	Code *<Cd>*	[1..1]	Text		367
	Proprietary *<Prtry>*	[0..1]	Text		367
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		367
	StartDate *<StartDt>*	[0..1]	Date		367
	Description *<Desc>*	[0..1]	Text		367
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		367
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		368
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		369
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		370
	CreditorAgent *<CdtrAgt>*	[1..1]	±		371
	Creditor *<Cdtr>*	[0..1]	±		372
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	372
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		373
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		374
	Purpose *<Purp>*	[0..1]	±		375
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		375
	Tax *<Tax>*	[0..1]			376
	Creditor *<Cdtr>*	[0..1]	±		378
	Debtor *<Dbtr>*	[0..1]	±		378
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		378
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		379
	ReferenceNumber *<RefNb>*	[0..1]	Text		379
	Method *<Mtd>*	[0..1]	Text		379
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	379

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	380
	Date <*Dt*>	[0..1]	Date		380
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		380
	Record <*Rcrd*>	[0..*]			380
	Type <*Tp*>	[0..1]	Text		381
	Category <*Ctgy*>	[0..1]	Text		381
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		381
	DebtorStatus <*DbtrSts*>	[0..1]	Text		382
	CertificateIdentification <*CertId*>	[0..1]	Text		382
	FormsCode <*FrmsCd*>	[0..1]	Text		382
	Period <*Prd*>	[0..1]			382
	Year <*Yr*>	[0..1]	Year		382
	Type <*Tp*>	[0..1]	CodeSet		382
	FromToDate <*FrToDt*>	[0..1]	±		383
	TaxAmount <*TaxAmt*>	[0..1]			384
	Rate <*Rate*>	[0..1]	Rate		384
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	384
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	384
	Details <*Dtls*>	[0..*]			385
	Period <*Prd*>	[0..1]			385
	Year <*Yr*>	[0..1]	Year		385
	Type <*Tp*>	[0..1]	CodeSet		386
	FromToDate <*FrToDt*>	[0..1]	±		386
	Amount <*Amt*>	[1..1]	Amount	C2, C8	387
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		387
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			387
	RemittanceIdentification <*RmtId*>	[0..1]	Text		388
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		388
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		388
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			389
	Name <*Nm*>	[1..1]	Text		389

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Address *<Adr>*	[1..1]	±		389
	RemittanceInformation *<RmtInf>*	[0..1]	±		390
Or}	**Debit** *<Dbt>*	[1..1]		C14, C15, C16, C19, C20	390
	PaymentIdentification *<PmtId>*	[1..1]	±		395
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		395
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		396
	Amount *<Amt>*	[1..1]	Amount	C1, C7	396
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		397
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	397
	ChequeType *<ChqTp>*	[0..1]	CodeSet		398
	ChequeNumber *<ChqNb>*	[0..1]	Text		399
	ChequeFrom *<ChqFr>*	[0..1]			399
	Name *<Nm>*	[1..1]	Text		399
	Address *<Adr>*	[1..1]	±		400
	DeliveryMethod *<DlvryMtd>*	[0..1]			400
{Or	**Code** *<Cd>*	[1..1]	CodeSet		401
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		401
	DeliverTo *<DlvrTo>*	[0..1]			401
	Name *<Nm>*	[1..1]	Text		402
	Address *<Adr>*	[1..1]	±		402
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		402
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		403
	FormsCode *<FrmsCd>*	[0..1]	Text		403
	MemoField *<MemoFld>*	[0..2]	Text		403
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		403
	PrintLocation *<PrtLctn>*	[0..1]	Text		403
	Signature *<Sgntr>*	[0..5]	Text		403
	Frequency *<Frqcy>*	[0..1]			403
	Sequence *<Seq>*	[0..1]	Text		404
	StartDate *<StartDt>*	[1..1]	Date		404

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	EndPointChoice <EndPtChc>	[1..1]			404
{Or	**NumberOfPayments** <NbOfPmts>	[0..1]	Text		404
Or}	**LastPaymentDate** <LastPmtDt>	[0..1]	Date		404
	RequestedFrequencyPattern <ReqdFrqcyPttrn>	[0..1]	±		405
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		405
	TransferInstruction <TrfInstr>	[0..1]			405
	TransferIndicator <TrfInd>	[0..1]	Indicator		405
	Code <Cd>	[1..1]	Text		406
	Proprietary <Prtry>	[0..1]	Text		406
	StartDateTime <StartDtTm>	[0..1]	DateTime		406
	StartDate <StartDt>	[0..1]	Date		406
	Description <Desc>	[0..1]	Text		406
	UltimateDebtor <UltmtDbtr>	[0..1]	±		406
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		407
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		408
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		409
	CreditorAgent <CdtrAgt>	[1..1]	±		410
	Creditor <Cdtr>	[0..1]	±		411
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	411
	UltimateCreditor <UltmtCdtr>	[0..1]	±		412
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		413
	Purpose <Purp>	[0..1]	±		414
	RegulatoryReporting <RgltryRptg>	[0..10]	±		414
	Tax <Tax>	[0..1]			415
	Creditor <Cdtr>	[0..1]	±		417
	Debtor <Dbtr>	[0..1]	±		417
	UltimateDebtor <UltmtDbtr>	[0..1]	±		417
	AdministrationZone <AdmstnZone>	[0..1]	Text		418
	ReferenceNumber <RefNb>	[0..1]	Text		418
	Method <Mtd>	[0..1]	Text		418
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	418

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	419
	Date <*Dt*>	[0..1]	Date		419
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		419
	Record <*Rcrd*>	[0..*]			419
	Type <*Tp*>	[0..1]	Text		420
	Category <*Ctgy*>	[0..1]	Text		420
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		420
	DebtorStatus <*DbtrSts*>	[0..1]	Text		421
	CertificateIdentification <*CertId*>	[0..1]	Text		421
	FormsCode <*FrmsCd*>	[0..1]	Text		421
	Period <*Prd*>	[0..1]			421
	Year <*Yr*>	[0..1]	Year		421
	Type <*Tp*>	[0..1]	CodeSet		421
	FromToDate <*FrToDt*>	[0..1]	±		422
	TaxAmount <*TaxAmt*>	[0..1]			423
	Rate <*Rate*>	[0..1]	Rate		423
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	423
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	423
	Details <*Dtls*>	[0..*]			424
	Period <*Prd*>	[0..1]			424
	Year <*Yr*>	[0..1]	Year		424
	Type <*Tp*>	[0..1]	CodeSet		425
	FromToDate <*FrToDt*>	[0..1]	±		425
	Amount <*Amt*>	[1..1]	Amount	C2, C8	426
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		426
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			426
	RemittanceIdentification <*RmtId*>	[0..1]	Text		427
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		427
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		427
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			428
	Name <*Nm*>	[1..1]	Text		428

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Address *<Adr>*	[1..1]	±		428
	RemittanceInformation *<RmtInf>*	[0..1]	±		429

6.4.5.2.1 Credit <Cdt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the old account servicer to the new account servicer in case of a positive closing balance.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C19 "UltimateCreditorGuideline", C20 "UltimateDebtorGuideline"

Credit **<Cdt>** contains the following **CreditTransferTransaction59** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentIdentification *<PmtId>*	[1..1]	±		356
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		356
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		357
	Amount *<Amt>*	[1..1]	Amount	C1, C7	357
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		358
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	358
	ChequeType *<ChqTp>*	[0..1]	CodeSet		359
	ChequeNumber *<ChqNb>*	[0..1]	Text		360
	ChequeFrom *<ChqFr>*	[0..1]			360
	Name *<Nm>*	[1..1]	Text		360
	Address *<Adr>*	[1..1]	±		361
	DeliveryMethod *<DlvryMtd>*	[0..1]			361
{Or	**Code** *<Cd>*	[1..1]	CodeSet		362
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		362
	DeliverTo *<DlvrTo>*	[0..1]			362
	Name *<Nm>*	[1..1]	Text		363
	Address *<Adr>*	[1..1]	±		363
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		363
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		364
	FormsCode *<FrmsCd>*	[0..1]	Text		364
	MemoField *<MemoFld>*	[0..2]	Text		364
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		364
	PrintLocation *<PrtLctn>*	[0..1]	Text		364
	Signature *<Sgntr>*	[0..5]	Text		364
	Frequency *<Frqcy>*	[0..1]			364
	Sequence *<Seq>*	[0..1]	Text		365
	StartDate *<StartDt>*	[1..1]	Date		365
	EndPointChoice *<EndPtChc>*	[1..1]			365
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		365
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		365
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		366

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		366
	TransferInstruction *<TrfInstr>*	[0..1]			366
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		366
	Code *<Cd>*	[1..1]	Text		367
	Proprietary *<Prtry>*	[0..1]	Text		367
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		367
	StartDate *<StartDt>*	[0..1]	Date		367
	Description *<Desc>*	[0..1]	Text		367
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		367
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		368
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		369
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		370
	CreditorAgent *<CdtrAgt>*	[1..1]	±		371
	Creditor *<Cdtr>*	[0..1]	±		372
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	372
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		373
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		374
	Purpose *<Purp>*	[0..1]	±		375
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		375
	Tax *<Tax>*	[0..1]			376
	Creditor *<Cdtr>*	[0..1]	±		378
	Debtor *<Dbtr>*	[0..1]	±		378
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		378
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		379
	ReferenceNumber *<RefNb>*	[0..1]	Text		379
	Method *<Mtd>*	[0..1]	Text		379
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	379
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	380
	Date *<Dt>*	[0..1]	Date		380
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		380
	Record *<Rcrd>*	[0..*]			380

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		381
	Category <*Ctgy*>	[0..1]	Text		381
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		381
	DebtorStatus <*DbtrSts*>	[0..1]	Text		382
	CertificateIdentification <*CertId*>	[0..1]	Text		382
	FormsCode <*FrmsCd*>	[0..1]	Text		382
	Period <*Prd*>	[0..1]			382
	Year <*Yr*>	[0..1]	Year		382
	Type <*Tp*>	[0..1]	CodeSet		382
	FromToDate <*FrToDt*>	[0..1]	±		383
	TaxAmount <*TaxAmt*>	[0..1]			384
	Rate <*Rate*>	[0..1]	Rate		384
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	384
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	384
	Details <*Dtls*>	[0..*]			385
	Period <*Prd*>	[0..1]			385
	Year <*Yr*>	[0..1]	Year		385
	Type <*Tp*>	[0..1]	CodeSet		386
	FromToDate <*FrToDt*>	[0..1]	±		386
	Amount <*Amt*>	[1..1]	Amount	C2, C8	387
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		387
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			387
	RemittanceIdentification <*RmtId*>	[0..1]	Text		388
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		388
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		388
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			389
	Name <*Nm*>	[1..1]	Text		389
	Address <*Adr*>	[1..1]	±		389
	RemittanceInformation <*RmtInf*>	[0..1]	±		390

Constraints

- **InstructionForCreditorAgentRule**

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

  ```
  On Condition
      /CreditorAccount is present
   And    /InstructionForCreditorAgent[1] is present
  Following Must be True
      /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>
  PartialInstruction3Code
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

6.4.5.2.1.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 634 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		634
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		634
	UETR *<UETR>*	[0..1]	IdentifierSet		634

6.4.5.2.1.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		649
	ServiceLevel <SvcLvl>	[0..*]			649
{Or	Code <Cd>	[1..1]	CodeSet		650
Or}	Proprietary <Prtry>	[1..1]	Text		650
	LocalInstrument <LclInstrm>	[0..1]			650
{Or	Code <Cd>	[1..1]	CodeSet		650
Or}	Proprietary <Prtry>	[1..1]	Text		650
	CategoryPurpose <CtgyPurp>	[0..1]			650
{Or	Code <Cd>	[1..1]	CodeSet		651
Or}	Proprietary <Prtry>	[1..1]	Text		651

6.4.5.2.1.3 TaxRateMarker <TaxRateMrkr>

Presence: [0..1]

Definition: Specifies the rate of tax levied.

Datatype: "TaxRateMarker1Code" on page 724

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

6.4.5.2.1.4 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.5.2.1.5 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 711

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

6.4.5.2.1.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C5 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following **Cheque19** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ChequeType *<ChqTp>*	[0..1]	CodeSet		359
	ChequeNumber *<ChqNb>*	[0..1]	Text		360
	ChequeFrom *<ChqFr>*	[0..1]			360
	Name *<Nm>*	[1..1]	Text		360
	Address *<Adr>*	[1..1]	±		361
	DeliveryMethod *<DlvryMtd>*	[0..1]			361
{Or	**Code** *<Cd>*	[1..1]	CodeSet		362
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		362
	DeliverTo *<DlvrTo>*	[0..1]			362
	Name *<Nm>*	[1..1]	Text		363
	Address *<Adr>*	[1..1]	±		363
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		363
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		364
	FormsCode *<FrmsCd>*	[0..1]	Text		364
	MemoField *<MemoFld>*	[0..2]	Text		364
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		364
	PrintLocation *<PrtLctn>*	[0..1]	Text		364
	Signature *<Sgntr>*	[0..5]	Text		364

Constraints

- **ChequeMaturityDateRule**

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

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

6.4.5.2.1.6.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 712

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

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

6.4.5.2.1.6.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.1.6.3 ChequeFrom <ChqFr>

Presence: [0..1]

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

ChequeFrom <ChqFr> contains the following **NameAndAddress18** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		360
	Address <*Adr*>	[1..1]	±		361

6.4.5.2.1.6.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

6.4.5.2.1.6.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

6.4.5.2.1.6.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		362
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		362

6.4.5.2.1.6.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 712

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

6.4.5.2.1.6.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.1.6.5 DeliverTo <DlvrTo>

Presence: [0..1]

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

DeliverTo <DlvrTo> contains the following **NameAndAddress18** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		363
	Address <*Adr*>	[1..1]	±		363

6.4.5.2.1.6.5.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

6.4.5.2.1.6.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

6.4.5.2.1.6.6 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: "Priority2Code" on page 721

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

6.4.5.2.1.6.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 725

6.4.5.2.1.6.8 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.1.6.9 MemoField <MemoFld>

Presence: [0..2]

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

Datatype: "Max35Text" on page 731

6.4.5.2.1.6.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.1.6.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 731

6.4.5.2.1.6.12 Signature <Sgntr>

Presence: [0..5]

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

Datatype: "Max70Text" on page 732

6.4.5.2.1.7 Frequency <Frqcy>

Presence: [0..1]

Definition: The schedule for a credit payment arrangement.

Frequency <Frqcy> contains the following **Frequency1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Sequence <*Seq*>	[0..1]	Text		365
	StartDate <*StartDt*>	[1..1]	Date		365
	EndPointChoice <*EndPtChc*>	[1..1]			365
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		365
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		365
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		366
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		366

6.4.5.2.1.7.1 Sequence <Seq>

Presence: [0..1]

Definition: Technical identifier of a Credit Transfer as part of a series of Credit Transfers within a single Payment Instruction. Assists the transfer of complex variable future payment schedules, associated with a single act of customer consent, within a single Payment Instruction.

Datatype: "Max3NumericText" on page 731

6.4.5.2.1.7.2 StartDate <StartDt>

Presence: [1..1]

Definition: The date of the first payment to be made for this payment schedule.

Datatype: "ISODate" on page 725

6.4.5.2.1.7.3 EndPointChoice <EndPtChc>

Presence: [1..1]

Definition: Information about when the payment arrangement will end.

EndPointChoice <EndPtChc> contains one of the following **EndPoint1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		365
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		365

6.4.5.2.1.7.3.1 NumberOfPayments <NbOfPmts>

Presence: [0..1]

Definition: Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date.

Datatype: "Max35Text" on page 731

6.4.5.2.1.7.3.2 LastPaymentDate <LastPmtDt>

Presence: [0..1]

Definition: Final payment of the standing order due.

Datatype: "ISODate" on page 725

6.4.5.2.1.7.4 RequestedFrequencyPattern <ReqdFrqcyPttrn>

Presence: [0..1]

Definition: Payment schedule frequency pattern which indicates how frequently a payment is made.

RequestedFrequencyPattern <ReqdFrqcyPttrn> contains one of the following elements (see "Frequency37Choice" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		633
Or}	Proprietary *<Prtry>*	[1..1]	Text		633

6.4.5.2.1.7.5 NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>

Presence: [0..1]

Definition: Adjustment indicator for a non-working day to enable payment to be made on the next working day.

Datatype: "BusinessDayConvention1Code" on page 711

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

6.4.5.2.1.8 TransferInstruction <TrfInstr>

Presence: [0..1]

Definition: Provides further information about the status of transferred scheduled payment(s).

TransferInstruction <TrfInstr> contains the following **TransferInstruction1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		366
	Code *<Cd>*	[1..1]	Text		367
	Proprietary *<Prtry>*	[0..1]	Text		367
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		367
	StartDate *<StartDt>*	[0..1]	Date		367
	Description *<Desc>*	[0..1]	Text		367

6.4.5.2.1.8.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

- *Meaning When True:* Yes

- *Meaning When False:* No

6.4.5.2.1.8.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: "Max35Text" on page 731

6.4.5.2.1.8.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: "Max256Text" on page 730

6.4.5.2.1.8.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: "ISODateTime" on page 725

6.4.5.2.1.8.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: "ISODate" on page 725

6.4.5.2.1.8.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: "Max350Text" on page 730

6.4.5.2.1.9 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		640
	PostalAddress *<PstlAdr>*	[0..1]	±		641
	Identification *<Id>*	[0..1]			641
{Or	OrganisationIdentification *<OrgId>*	[1..1]			642
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C3	643
	LEI *<LEI>*	[0..1]	IdentifierSet		643
	Other *<Othr>*	[0..*]			643
	Identification *<Id>*	[1..1]	Text		644
	SchemeName *<SchmeNm>*	[0..1]			644
{Or	Code *<Cd>*	[1..1]	CodeSet		644
Or}	Proprietary *<Prtry>*	[1..1]	Text		644
	Issuer *<Issr>*	[0..1]	Text		644
Or}	PrivateIdentification *<PrvtId>*	[1..1]			644
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			645
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646
	Other *<Othr>*	[0..*]			646
	Identification *<Id>*	[1..1]	Text		646
	SchemeName *<SchmeNm>*	[0..1]			646
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647
	Issuer *<Issr>*	[0..1]	Text		647
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C18	647
	ContactDetails *<CtctDtls>*	[0..1]	±		647

6.4.5.2.1.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

6.4.5.2.1.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

6.4.5.2.1.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

6.4.5.2.1.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

6.4.5.2.1.14 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

6.4.5.2.1.15 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C11 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		621
	Type <*Tp*>	[0..1]	±		621
	Currency <*Ccy*>	[0..1]	CodeSet	C2	621
	Name <*Nm*>	[0..1]	Text		622
	Proxy <*Prxy*>	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

6.4.5.2.1.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

6.4.5.2.1.17 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 648 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		648
	InstructionInformation *<InstrInf>*	[0..1]	Text		649

6.4.5.2.1.18 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 638 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		639
Or}	Proprietary *<Prtry>*	[1..1]	Text		639

6.4.5.2.1.19 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 662 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		662
	Authority *<Authrty>*	[0..1]			662
	Name *<Nm>*	[0..1]	Text		663
	Country *<Ctry>*	[0..1]	CodeSet	C18	663
	Details *<Dtls>*	[0..*]			663
	Type *<Tp>*	[0..1]	Text		663
	Date *<Dt>*	[0..1]	Date		664
	Country *<Ctry>*	[0..1]	CodeSet	C18	664
	Code *<Cd>*	[0..1]	Text		664
	Amount *<Amt>*	[0..1]	Amount	C2, C20	664
	Information *<Inf>*	[0..*]	Text		664

6.4.5.2.1.20 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax **<Tax>** contains the following **TaxData1** elements

Or	MessageElement**<XML Tag>**	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]	±		378
	Debtor *<Dbtr>*	[0..1]	±		378
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		378
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		379
	ReferenceNumber *<RefNb>*	[0..1]	Text		379
	Method *<Mtd>*	[0..1]	Text		379
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	379
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	380
	Date *<Dt>*	[0..1]	Date		380
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		380
	Record *<Rcrd>*	[0..*]			380
	Type *<Tp>*	[0..1]	Text		381
	Category *<Ctgy>*	[0..1]	Text		381
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		381
	DebtorStatus *<DbtrSts>*	[0..1]	Text		382
	CertificateIdentification *<CertId>*	[0..1]	Text		382
	FormsCode *<FrmsCd>*	[0..1]	Text		382
	Period *<Prd>*	[0..1]			382
	Year *<Yr>*	[0..1]	Year		382
	Type *<Tp>*	[0..1]	CodeSet		382
	FromToDate *<FrToDt>*	[0..1]	±		383
	TaxAmount *<TaxAmt>*	[0..1]			384
	Rate *<Rate>*	[0..1]	Rate		384
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	384
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	384
	Details *<Dtls>*	[0..*]			385
	Period *<Prd>*	[0..1]			385
	Year *<Yr>*	[0..1]	Year		385
	Type *<Tp>*	[0..1]	CodeSet		386
	FromToDate *<FrToDt>*	[0..1]	±		386
	Amount *<Amt>*	[1..1]	Amount	C2, C8	387

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		387

6.4.5.2.1.20.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 707 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		707
	TaxType *<TaxTp>*	[0..1]	Text		707

6.4.5.2.1.20.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

6.4.5.2.1.20.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		707
	RegistrationIdentification <RegnId>	[0..1]	Text		708
	TaxType <TaxTp>	[0..1]	Text		708
	Authorisation <Authstn>	[0..1]			708
	Title <Titl>	[0..1]	Text		708
	Name <Nm>	[0..1]	Text		708

6.4.5.2.1.20.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.1.20.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 729

6.4.5.2.1.20.6 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.1.20.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.5.2.1.20.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.4.5.2.1.20.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 725

6.4.5.2.1.20.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 728

6.4.5.2.1.20.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		381
	Category <*Ctgy*>	[0..1]	Text		381
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		381
	DebtorStatus <*DbtrSts*>	[0..1]	Text		382
	CertificateIdentification <*CertId*>	[0..1]	Text		382
	FormsCode <*FrmsCd*>	[0..1]	Text		382
	Period <*Prd*>	[0..1]			382
	Year <*Yr*>	[0..1]	Year		382
	Type <*Tp*>	[0..1]	CodeSet		382
	FromToDate <*FrToDt*>	[0..1]	±		383
	TaxAmount <*TaxAmt*>	[0..1]			384
	Rate <*Rate*>	[0..1]	Rate		384
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	384
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	384
	Details <*Dtls*>	[0..*]			385
	Period <*Prd*>	[0..1]			385
	Year <*Yr*>	[0..1]	Year		385
	Type <*Tp*>	[0..1]	CodeSet		386
	FromToDate <*FrToDt*>	[0..1]	±		386
	Amount <*Amt*>	[1..1]	Amount	C2, C8	387
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		387

6.4.5.2.1.20.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 731

6.4.5.2.1.20.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 731

6.4.5.2.1.20.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 731

6.4.5.2.1.20.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 731

6.4.5.2.1.20.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 731

6.4.5.2.1.20.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 731

6.4.5.2.1.20.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Year		382
	Type <*Tp*>	[0..1]	CodeSet		382
	FromToDate <*FrToDt*>	[0..1]	±		383

6.4.5.2.1.20.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

6.4.5.2.1.20.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

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

6.4.5.2.1.20.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		626
	ToDate <ToDt>	[1..1]	Date		626

6.4.5.2.1.20.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate *<Rate>*	[0..1]	Rate		384
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	384
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	384
	Details *<Dtls>*	[0..*]			385
	Period *<Prd>*	[0..1]			385
	Year *<Yr>*	[0..1]	Year		385
	Type *<Tp>*	[0..1]	CodeSet		386
	FromToDate *<FrToDt>*	[0..1]	±		386
	Amount *<Amt>*	[1..1]	Amount	C2, C8	387

6.4.5.2.1.20.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 728

6.4.5.2.1.20.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.4.5.2.1.20.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.4.5.2.1.20.11.8.4 Details <Dtls>

Presence: [0..*]

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

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]			385
	Year *<Yr>*	[0..1]	Year		385
	Type *<Tp>*	[0..1]	CodeSet		386
	FromToDate *<FrToDt>*	[0..1]	±		386
	Amount *<Amt>*	[1..1]	Amount	C2, C8	387

6.4.5.2.1.20.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		385
	Type *<Tp>*	[0..1]	CodeSet		386
	FromToDate *<FrToDt>*	[0..1]	±		386

6.4.5.2.1.20.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

6.4.5.2.1.20.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

6.4.5.2.1.20.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromDate <*FrDt*>	[1..1]	Date		626
	ToDate <*ToDt*>	[1..1]	Date		626

6.4.5.2.1.20.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.4.5.2.1.20.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 729

6.4.5.2.1.21 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation9** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		388
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		388
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		388
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			389
	Name *<Nm>*	[1..1]	Text		389
	Address *<Adr>*	[1..1]	±		389

6.4.5.2.1.21.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 731

6.4.5.2.1.21.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 722

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

6.4.5.2.1.21.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 730

6.4.5.2.1.21.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		389
	Address *<Adr>*	[1..1]	±		389

6.4.5.2.1.21.4.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

6.4.5.2.1.21.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			658
{Or	Code <Cd>	[1..1]	CodeSet		659
Or}	Proprietary <Prtry>	[1..1]	±		659
	CareOf <CareOf>	[0..1]	Text		659
	Department <Dept>	[0..1]	Text		659
	SubDepartment <SubDept>	[0..1]	Text		660
	StreetName <StrtNm>	[0..1]	Text		660
	BuildingNumber <BldgNb>	[0..1]	Text		660
	BuildingName <BldgNm>	[0..1]	Text		660
	Floor <Flr>	[0..1]	Text		660
	UnitNumber <UnitNb>	[0..1]	Text		660
	PostBox <PstBx>	[0..1]	Text		660
	Room <Room>	[0..1]	Text		660
	PostCode <PstCd>	[0..1]	Text		661
	TownName <TwnNm>	[0..1]	Text		661
	TownLocationName <TwnLctnNm>	[0..1]	Text		661
	DistrictName <DstrctNm>	[0..1]	Text		661
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		661
	Country <Ctry>	[0..1]	CodeSet	C18	661
	AddressLine <AdrLine>	[0..7]	Text		661

6.4.5.2.1.22 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		665
	Structured <Strd>	[0..*]	±		665

6.4.5.2.2 Debit <Dbt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the new account servicer to the old account servicer in case of a negative closing balance.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C19 "UltimateCreditorGuideline", C20 "UltimateDebtorGuideline"

Debit **<Dbt>** contains the following **CreditTransferTransaction59** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentIdentification *<PmtId>*	[1..1]	±		395
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		395
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		396
	Amount *<Amt>*	[1..1]	Amount	C1, C7	396
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		397
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	397
	ChequeType *<ChqTp>*	[0..1]	CodeSet		398
	ChequeNumber *<ChqNb>*	[0..1]	Text		399
	ChequeFrom *<ChqFr>*	[0..1]			399
	Name *<Nm>*	[1..1]	Text		399
	Address *<Adr>*	[1..1]	±		400
	DeliveryMethod *<DlvryMtd>*	[0..1]			400
{Or	**Code** *<Cd>*	[1..1]	CodeSet		401
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		401
	DeliverTo *<DlvrTo>*	[0..1]			401
	Name *<Nm>*	[1..1]	Text		402
	Address *<Adr>*	[1..1]	±		402
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		402
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		403
	FormsCode *<FrmsCd>*	[0..1]	Text		403
	MemoField *<MemoFld>*	[0..2]	Text		403
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		403
	PrintLocation *<PrtLctn>*	[0..1]	Text		403
	Signature *<Sgntr>*	[0..5]	Text		403
	Frequency *<Frqcy>*	[0..1]			403
	Sequence *<Seq>*	[0..1]	Text		404
	StartDate *<StartDt>*	[1..1]	Date		404
	EndPointChoice *<EndPtChc>*	[1..1]			404
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		404
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		404
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		405

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		405
	TransferInstruction <TrfInstr>	[0..1]			405
	TransferIndicator <TrfInd>	[0..1]	Indicator		405
	Code <Cd>	[1..1]	Text		406
	Proprietary <Prtry>	[0..1]	Text		406
	StartDateTime <StartDtTm>	[0..1]	DateTime		406
	StartDate <StartDt>	[0..1]	Date		406
	Description <Desc>	[0..1]	Text		406
	UltimateDebtor <UltmtDbtr>	[0..1]	±		406
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		407
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		408
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		409
	CreditorAgent <CdtrAgt>	[1..1]	±		410
	Creditor <Cdtr>	[0..1]	±		411
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	411
	UltimateCreditor <UltmtCdtr>	[0..1]	±		412
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		413
	Purpose <Purp>	[0..1]	±		414
	RegulatoryReporting <RgltryRptg>	[0..10]	±		414
	Tax <Tax>	[0..1]			415
	Creditor <Cdtr>	[0..1]	±		417
	Debtor <Dbtr>	[0..1]	±		417
	UltimateDebtor <UltmtDbtr>	[0..1]	±		417
	AdministrationZone <AdmstnZone>	[0..1]	Text		418
	ReferenceNumber <RefNb>	[0..1]	Text		418
	Method <Mtd>	[0..1]	Text		418
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	418
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	419
	Date <Dt>	[0..1]	Date		419
	SequenceNumber <SeqNb>	[0..1]	Quantity		419
	Record <Rcrd>	[0..*]			419

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		420
	Category *<Ctgy>*	[0..1]	Text		420
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		420
	DebtorStatus *<DbtrSts>*	[0..1]	Text		421
	CertificateIdentification *<CertId>*	[0..1]	Text		421
	FormsCode *<FrmsCd>*	[0..1]	Text		421
	Period *<Prd>*	[0..1]			421
	Year *<Yr>*	[0..1]	Year		421
	Type *<Tp>*	[0..1]	CodeSet		421
	FromToDate *<FrToDt>*	[0..1]	±		422
	TaxAmount *<TaxAmt>*	[0..1]			423
	Rate *<Rate>*	[0..1]	Rate		423
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	423
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	423
	Details *<Dtls>*	[0..*]			424
	Period *<Prd>*	[0..1]			424
	Year *<Yr>*	[0..1]	Year		424
	Type *<Tp>*	[0..1]	CodeSet		425
	FromToDate *<FrToDt>*	[0..1]	±		425
	Amount *<Amt>*	[1..1]	Amount	C2, C8	426
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		426
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]			426
	RemittanceIdentification *<RmtId>*	[0..1]	Text		427
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		427
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		427
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			428
	Name *<Nm>*	[1..1]	Text		428
	Address *<Adr>*	[1..1]	±		428
	RemittanceInformation *<RmtInf>*	[0..1]	±		429

Constraints

- **InstructionForCreditorAgentRule**

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

  ```
  On Condition
      /CreditorAccount is present
   And    /InstructionForCreditorAgent[1] is present
  Following Must be True
      /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>
  PartialInstruction3Code
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

6.4.5.2.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 634 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		634
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		634
	UETR *<UETR>*	[0..1]	IdentifierSet		634

6.4.5.2.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		649
	ServiceLevel <*SvcLvl*>	[0..*]			649
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	LocalInstrument <*LclInstrm*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	CategoryPurpose <*CtgyPurp*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		651
Or}	Proprietary <*Prtry*>	[1..1]	Text		651

6.4.5.2.2.3 TaxRateMarker <TaxRateMrkr>

Presence: [0..1]

Definition: Specifies the rate of tax levied.

Datatype: "TaxRateMarker1Code" on page 724

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

6.4.5.2.2.4 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.5.2.2.5 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 711

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

6.4.5.2.2.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C5 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following **Cheque19** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ChequeType *<ChqTp>*	[0..1]	CodeSet		398
	ChequeNumber *<ChqNb>*	[0..1]	Text		399
	ChequeFrom *<ChqFr>*	[0..1]			399
	Name *<Nm>*	[1..1]	Text		399
	Address *<Adr>*	[1..1]	±		400
	DeliveryMethod *<DlvryMtd>*	[0..1]			400
{Or	**Code** *<Cd>*	[1..1]	CodeSet		401
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		401
	DeliverTo *<DlvrTo>*	[0..1]			401
	Name *<Nm>*	[1..1]	Text		402
	Address *<Adr>*	[1..1]	±		402
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		402
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		403
	FormsCode *<FrmsCd>*	[0..1]	Text		403
	MemoField *<MemoFld>*	[0..2]	Text		403
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		403
	PrintLocation *<PrtLctn>*	[0..1]	Text		403
	Signature *<Sgntr>*	[0..5]	Text		403

Constraints

- **ChequeMaturityDateRule**

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

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

6.4.5.2.2.6.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 712

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

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

6.4.5.2.2.6.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.2.6.3 ChequeFrom <ChqFr>

Presence: [0..1]

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

ChequeFrom <ChqFr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		399
	Address *<Adr>*	[1..1]	±		400

6.4.5.2.2.6.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

6.4.5.2.2.6.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

6.4.5.2.2.6.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		401
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		401

6.4.5.2.2.6.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 712

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

6.4.5.2.2.6.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.2.6.5 DeliverTo <DlvrTo>

Presence: [0..1]

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

DeliverTo <DlvrTo> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		402
	Address *<Adr>*	[1..1]	±		402

6.4.5.2.2.6.5.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

6.4.5.2.2.6.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

6.4.5.2.2.6.6 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: "Priority2Code" on page 721

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

6.4.5.2.2.6.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 725

6.4.5.2.2.6.8 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.2.6.9 MemoField <MemoFld>

Presence: [0..2]

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

Datatype: "Max35Text" on page 731

6.4.5.2.2.6.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.2.6.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 731

6.4.5.2.2.6.12 Signature <Sgntr>

Presence: [0..5]

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

Datatype: "Max70Text" on page 732

6.4.5.2.2.7 Frequency <Frqcy>

Presence: [0..1]

Definition: The schedule for a credit payment arrangement.

Frequency <Frqcy> contains the following **Frequency1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Sequence <*Seq*>	[0..1]	Text		404
	StartDate <*StartDt*>	[1..1]	Date		404
	EndPointChoice <*EndPtChc*>	[1..1]			404
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		404
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		404
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		405
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		405

6.4.5.2.2.7.1 Sequence <Seq>

Presence: [0..1]

Definition: Technical identifier of a Credit Transfer as part of a series of Credit Transfers within a single Payment Instruction. Assists the transfer of complex variable future payment schedules, associated with a single act of customer consent, within a single Payment Instruction.

Datatype: "Max3NumericText" on page 731

6.4.5.2.2.7.2 StartDate <StartDt>

Presence: [1..1]

Definition: The date of the first payment to be made for this payment schedule.

Datatype: "ISODate" on page 725

6.4.5.2.2.7.3 EndPointChoice <EndPtChc>

Presence: [1..1]

Definition: Information about when the payment arrangement will end.

EndPointChoice <EndPtChc> contains one of the following **EndPoint1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		404
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		404

6.4.5.2.2.7.3.1 NumberOfPayments <NbOfPmts>

Presence: [0..1]

Definition: Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date.

Datatype: "Max35Text" on page 731

6.4.5.2.2.7.3.2 LastPaymentDate <LastPmtDt>

Presence: [0..1]

Definition: Final payment of the standing order due.

Datatype: "ISODate" on page 725

6.4.5.2.2.7.4 RequestedFrequencyPattern <ReqdFrqcyPttrn>

Presence: [0..1]

Definition: Payment schedule frequency pattern which indicates how frequently a payment is made.

RequestedFrequencyPattern <ReqdFrqcyPttrn> contains one of the following elements (see "Frequency37Choice" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		633
Or}	Proprietary *<Prtry>*	[1..1]	Text		633

6.4.5.2.2.7.5 NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>

Presence: [0..1]

Definition: Adjustment indicator for a non-working day to enable payment to be made on the next working day.

Datatype: "BusinessDayConvention1Code" on page 711

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

6.4.5.2.2.8 TransferInstruction <TrfInstr>

Presence: [0..1]

Definition: Provides further information about the status of transferred scheduled payment(s).

TransferInstruction <TrfInstr> contains the following **TransferInstruction1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		405
	Code *<Cd>*	[1..1]	Text		406
	Proprietary *<Prtry>*	[0..1]	Text		406
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		406
	StartDate *<StartDt>*	[0..1]	Date		406
	Description *<Desc>*	[0..1]	Text		406

6.4.5.2.2.8.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

- *Meaning When True:* Yes

- *Meaning When False:* No

6.4.5.2.2.8.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: "Max35Text" on page 731

6.4.5.2.2.8.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: "Max256Text" on page 730

6.4.5.2.2.8.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: "ISODateTime" on page 725

6.4.5.2.2.8.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: "ISODate" on page 725

6.4.5.2.2.8.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: "Max350Text" on page 730

6.4.5.2.2.9 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		640
	PostalAddress *<PstlAdr>*	[0..1]	±		641
	Identification *<Id>*	[0..1]			641
{Or	OrganisationIdentification *<OrgId>*	[1..1]			642
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C3	643
	LEI *<LEI>*	[0..1]	IdentifierSet		643
	Other *<Othr>*	[0..*]			643
	Identification *<Id>*	[1..1]	Text		644
	SchemeName *<SchmeNm>*	[0..1]			644
{Or	Code *<Cd>*	[1..1]	CodeSet		644
Or}	Proprietary *<Prtry>*	[1..1]	Text		644
	Issuer *<Issr>*	[0..1]	Text		644
Or}	PrivateIdentification *<PrvtId>*	[1..1]			644
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			645
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646
	Other *<Othr>*	[0..*]			646
	Identification *<Id>*	[1..1]	Text		646
	SchemeName *<SchmeNm>*	[0..1]			646
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647
	Issuer *<Issr>*	[0..1]	Text		647
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C18	647
	ContactDetails *<CtctDtls>*	[0..1]	±		647

6.4.5.2.2.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

6.4.5.2.2.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see
"BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

6.4.5.2.2.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

6.4.5.2.2.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

6.4.5.2.2.14 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see <u>"PartyIdentification272" on page 639</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

6.4.5.2.2.15 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C11 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

6.4.5.2.2.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

6.4.5.2.2.17 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 648 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		648
	InstructionInformation *<InstrInf>*	[0..1]	Text		649

6.4.5.2.2.18 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 638 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		639
Or}	Proprietary *<Prtry>*	[1..1]	Text		639

6.4.5.2.2.19 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 662 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		662
	Authority *<Authrty>*	[0..1]			662
	Name *<Nm>*	[0..1]	Text		663
	Country *<Ctry>*	[0..1]	CodeSet	C18	663
	Details *<Dtls>*	[0..*]			663
	Type *<Tp>*	[0..1]	Text		663
	Date *<Dt>*	[0..1]	Date		664
	Country *<Ctry>*	[0..1]	CodeSet	C18	664
	Code *<Cd>*	[0..1]	Text		664
	Amount *<Amt>*	[0..1]	Amount	C2, C20	664
	Information *<Inf>*	[0..*]	Text		664

6.4.5.2.2.20 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		417
	Debtor <*Dbtr*>	[0..1]	±		417
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		417
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		418
	ReferenceNumber <*RefNb*>	[0..1]	Text		418
	Method <*Mtd*>	[0..1]	Text		418
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	418
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	419
	Date <*Dt*>	[0..1]	Date		419
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		419
	Record <*Rcrd*>	[0..*]			419
	Type <*Tp*>	[0..1]	Text		420
	Category <*Ctgy*>	[0..1]	Text		420
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		420
	DebtorStatus <*DbtrSts*>	[0..1]	Text		421
	CertificateIdentification <*CertId*>	[0..1]	Text		421
	FormsCode <*FrmsCd*>	[0..1]	Text		421
	Period <*Prd*>	[0..1]			421
	Year <*Yr*>	[0..1]	Year		421
	Type <*Tp*>	[0..1]	CodeSet		421
	FromToDate <*FrToDt*>	[0..1]	±		422
	TaxAmount <*TaxAmt*>	[0..1]			423
	Rate <*Rate*>	[0..1]	Rate		423
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	423
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	423
	Details <*Dtls*>	[0..*]			424
	Period <*Prd*>	[0..1]			424
	Year <*Yr*>	[0..1]	Year		424
	Type <*Tp*>	[0..1]	CodeSet		425
	FromToDate <*FrToDt*>	[0..1]	±		425
	Amount <*Amt*>	[1..1]	Amount	C2, C8	426

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		426

6.4.5.2.2.20.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 707 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		707
	TaxType *<TaxTp>*	[0..1]	Text		707

6.4.5.2.2.20.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

6.4.5.2.2.20.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

6.4.5.2.2.20.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.2.20.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 729

6.4.5.2.2.20.6 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

6.4.5.2.2.20.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.5.2.2.20.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.4.5.2.2.20.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 725

6.4.5.2.2.20.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 728

6.4.5.2.2.20.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		420
	Category <*Ctgy*>	[0..1]	Text		420
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		420
	DebtorStatus <*DbtrSts*>	[0..1]	Text		421
	CertificateIdentification <*CertId*>	[0..1]	Text		421
	FormsCode <*FrmsCd*>	[0..1]	Text		421
	Period <*Prd*>	[0..1]			421
	Year <*Yr*>	[0..1]	Year		421
	Type <*Tp*>	[0..1]	CodeSet		421
	FromToDate <*FrToDt*>	[0..1]	±		422
	TaxAmount <*TaxAmt*>	[0..1]			423
	Rate <*Rate*>	[0..1]	Rate		423
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	423
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	423
	Details <*Dtls*>	[0..*]			424
	Period <*Prd*>	[0..1]			424
	Year <*Yr*>	[0..1]	Year		424
	Type <*Tp*>	[0..1]	CodeSet		425
	FromToDate <*FrToDt*>	[0..1]	±		425
	Amount <*Amt*>	[1..1]	Amount	C2, C8	426
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		426

6.4.5.2.2.20.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 731

6.4.5.2.2.20.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 731

6.4.5.2.2.20.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 731

6.4.5.2.2.20.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 731

6.4.5.2.2.20.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 731

6.4.5.2.2.20.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 731

6.4.5.2.2.20.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		421
	Type *<Tp>*	[0..1]	CodeSet		421
	FromToDate *<FrToDt>*	[0..1]	±		422

6.4.5.2.2.20.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

6.4.5.2.2.20.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

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

6.4.5.2.2.20.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		626
	ToDate <ToDt>	[1..1]	Date		626

6.4.5.2.2.20.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Rate *<Rate>*	[0..1]	Rate		423
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	423
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	423
	Details *<Dtls>*	[0..*]			424
	Period *<Prd>*	[0..1]			424
	Year *<Yr>*	[0..1]	Year		424
	Type *<Tp>*	[0..1]	CodeSet		425
	FromToDate *<FrToDt>*	[0..1]	±		425
	Amount *<Amt>*	[1..1]	Amount	C2, C8	426

6.4.5.2.2.20.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 728

6.4.5.2.2.20.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.4.5.2.2.20.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.4.5.2.2.20.11.8.4 Details <Dtls>

Presence: [0..*]

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

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]			424
	Year *<Yr>*	[0..1]	Year		424
	Type *<Tp>*	[0..1]	CodeSet		425
	FromToDate *<FrToDt>*	[0..1]	±		425
	Amount *<Amt>*	[1..1]	Amount	C2, C8	426

6.4.5.2.2.20.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		424
	Type *<Tp>*	[0..1]	CodeSet		425
	FromToDate *<FrToDt>*	[0..1]	±		425

6.4.5.2.2.20.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

6.4.5.2.2.20.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

6.4.5.2.2.20.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		626
	ToDate *<ToDt>*	[1..1]	Date		626

6.4.5.2.2.20.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.4.5.2.2.20.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 729

6.4.5.2.2.21 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation9** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <*RmtId*>	[0..1]	Text		427
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		427
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		427
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			428
	Name <*Nm*>	[1..1]	Text		428
	Address <*Adr*>	[1..1]	±		428

6.4.5.2.2.21.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 731

6.4.5.2.2.21.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 722

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

6.4.5.2.2.21.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 730

6.4.5.2.2.21.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		428
	Address *<Adr>*	[1..1]	±		428

6.4.5.2.2.21.4.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

6.4.5.2.2.21.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			658
{Or	Code <Cd>	[1..1]	CodeSet		659
Or}	Proprietary <Prtry>	[1..1]	±		659
	CareOf <CareOf>	[0..1]	Text		659
	Department <Dept>	[0..1]	Text		659
	SubDepartment <SubDept>	[0..1]	Text		660
	StreetName <StrtNm>	[0..1]	Text		660
	BuildingNumber <BldgNb>	[0..1]	Text		660
	BuildingName <BldgNm>	[0..1]	Text		660
	Floor <Flr>	[0..1]	Text		660
	UnitNumber <UnitNb>	[0..1]	Text		660
	PostBox <PstBx>	[0..1]	Text		660
	Room <Room>	[0..1]	Text		660
	PostCode <PstCd>	[0..1]	Text		661
	TownName <TwnNm>	[0..1]	Text		661
	TownLocationName <TwnLctnNm>	[0..1]	Text		661
	DistrictName <DstrctNm>	[0..1]	Text		661
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		661
	Country <Ctry>	[0..1]	CodeSet	C18	661
	AddressLine <AdrLine>	[0..7]	Text		661

6.4.5.2.2.22 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		665
	Structured <Strd>	[0..*]	±		665

6.4.5.3 BalanceTransferFundingLimit <BalTrfFndgLmt>

Presence: [0..1]

Definition: Maximum value that the new account servicer will pay to the old account servicer when the closing balance on the old account is negative.

BalanceTransferFundingLimit <BalTrfFndgLmt> contains the following **BalanceTransferFundingLimit1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CurrencyAmount *<CcyAmt>*	[1..1]	Amount	C1, C7	430

6.4.5.3.1 CurrencyAmount <CcyAmt>

Presence: [1..1]

Definition: Maximum value and related currency that can be sent by the new account servicer to the old account servicer in case of a negative closing balance.

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.4.6 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C18 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 638 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		638
	Envelope *<Envlp>*	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

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

7 acmt.032.001.05 AccountSwitchBalanceTransferAcknowledgementV05

7.1 MessageDefinition Functionality

The AccountSwitchBalanceTransferAcknowledgement message is sent by the previous account servicer to the new account servicer in response to the AccountSwitchRequestBalanceTransfer message. It confirms the status of the old account and the balance of the account on closure. In the case of a negative closing balance, the old account servicer provides details of the nominated account to which payment should be made from the new account servicer.

Outline

The AccountSwitchBalanceTransferAcknowledgementV05 MessageDefinition is composed of 6 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch.

C. OldAccount

Account held at the old Account Servicer being switched to the new Account Servicer.

D. OldAccountBalance

Balance of the old account.

E. BalanceTransfer

Information that enables any payments made in connection with the fulfilment of an account switch to be reconciled by the relevant account servicer with the associated request.

Usage: In the case of a negative closing balance of the old account, and where the old account servicer wishes any payment from the new account servicer to be addressed to an alternate account, this will be specified here.

F. SupplementaryData

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

7.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwitchBalTrfAck>	[1..1]			
	MessageIdentification <*MsgId*>	[1..1]	±		441
	AccountSwitchDetails <*AcctSwtchDtls*>	[1..1]			442
	UniqueReferenceNumber <*UnqRefNb*>	[1..1]	Text		442
	RoutingUniqueReferenceNumber <*RtgUnqRefNb*>	[1..1]	Text		442
	SwitchReceivedDateTime <*SwtchRcvdDtTm*>	[0..1]	DateTime		442
	SwitchDate <*SwtchDt*>	[0..1]	Date		442
	SwitchType <*SwtchTp*>	[1..1]	CodeSet		443
	SwitchStatus <*SwtchSts*>	[0..1]	CodeSet		443
	BalanceTransferWindow <*BalTrfWndw*>	[0..1]	CodeSet		444
	Response <*Rspn*>	[0..*]	±		444
	OldAccount <*OdAcct*>	[1..1]		C12, C10	445
	Identification <*Id*>	[0..1]	±		445
	Type <*Tp*>	[0..1]	±		446
	Currency <*Ccy*>	[0..1]	CodeSet	C2	446
	Name <*Nm*>	[0..1]	Text		446
	Proxy <*Prxy*>	[0..1]	±		446
	Owner <*Ownr*>	[0..1]	±		447
	Servicer <*Svcr*>	[0..1]	±		448
	OldAccountBalance <*OdAcctBal*>	[1..1]	±		449
	BalanceTransfer <*BalTrf*>	[0..*]			449
	BalanceTransferReference <*BalTrfRef*>	[0..1]			456
	BalanceTransferReference <*BalTrfRef*>	[1..1]	Text		456
	BalanceTransferMethod <*BalTrfMtd*>	[0..1]			456
{Or	**Credit** <*Cdt*>	[1..1]		C14, C15, C16, C19, C20	463
	PaymentIdentification <*PmtId*>	[1..1]	±		467
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		467

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		468
	Amount <*Amt*>	[1..1]	Amount	C1, C7	468
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		469
	ChequeInstruction <*ChqInstr*>	[0..1]		C5	469
	ChequeType <*ChqTp*>	[0..1]	CodeSet		470
	ChequeNumber <*ChqNb*>	[0..1]	Text		471
	ChequeFrom <*ChqFr*>	[0..1]			471
	Name <*Nm*>	[1..1]	Text		471
	Address <*Adr*>	[1..1]	±		472
	DeliveryMethod <*DlvryMtd*>	[0..1]			472
{Or	**Code** <*Cd*>	[1..1]	CodeSet		473
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		473
	DeliverTo <*DlvrTo*>	[0..1]			473
	Name <*Nm*>	[1..1]	Text		474
	Address <*Adr*>	[1..1]	±		474
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		474
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		475
	FormsCode <*FrmsCd*>	[0..1]	Text		475
	MemoField <*MemoFld*>	[0..2]	Text		475
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		475
	PrintLocation <*PrtLctn*>	[0..1]	Text		475
	Signature <*Sgntr*>	[0..5]	Text		475
	Frequency <*Frqcy*>	[0..1]			475
	Sequence <*Seq*>	[0..1]	Text		476
	StartDate <*StartDt*>	[1..1]	Date		476
	EndPointChoice <*EndPtChc*>	[1..1]			476
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		476
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		476
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		477
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		477
	TransferInstruction <*TrfInstr*>	[0..1]			477

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		477
	Code <*Cd*>	[1..1]	Text		478
	Proprietary <*Prtry*>	[0..1]	Text		478
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		478
	StartDate <*StartDt*>	[0..1]	Date		478
	Description <*Desc*>	[0..1]	Text		478
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		478
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		479
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		480
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		481
	CreditorAgent <*CdtrAgt*>	[1..1]	±		482
	Creditor <*Cdtr*>	[0..1]	±		483
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	483
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		484
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		485
	Purpose <*Purp*>	[0..1]	±		486
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		486
	Tax <*Tax*>	[0..1]			487
	Creditor <*Cdtr*>	[0..1]	±		489
	Debtor <*Dbtr*>	[0..1]	±		489
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		489
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		490
	ReferenceNumber <*RefNb*>	[0..1]	Text		490
	Method <*Mtd*>	[0..1]	Text		490
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	490
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	491
	Date <*Dt*>	[0..1]	Date		491
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		491
	Record <*Rcrd*>	[0..*]			491
	Type <*Tp*>	[0..1]	Text		492
	Category <*Ctgy*>	[0..1]	Text		492

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		492
	DebtorStatus <*DbtrSts*>	[0..1]	Text		493
	CertificateIdentification <*CertId*>	[0..1]	Text		493
	FormsCode <*FrmsCd*>	[0..1]	Text		493
	Period <*Prd*>	[0..1]			493
	Year <*Yr*>	[0..1]	Year		493
	Type <*Tp*>	[0..1]	CodeSet		493
	FromToDate <*FrToDt*>	[0..1]	±		494
	TaxAmount <*TaxAmt*>	[0..1]			495
	Rate <*Rate*>	[0..1]	Rate		495
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	495
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	495
	Details <*Dtls*>	[0..*]			496
	Period <*Prd*>	[0..1]			496
	Year <*Yr*>	[0..1]	Year		496
	Type <*Tp*>	[0..1]	CodeSet		497
	FromToDate <*FrToDt*>	[0..1]	±		497
	Amount <*Amt*>	[1..1]	Amount	C2, C8	498
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		498
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			498
	RemittanceIdentification <*RmtId*>	[0..1]	Text		499
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		499
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		499
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			500
	Name <*Nm*>	[1..1]	Text		500
	Address <*Adr*>	[1..1]	±		500
	RemittanceInformation <*RmtInf*>	[0..1]	±		501
Or}	**Debit** <*Dbt*>	[1..1]		C14, C15, C16, C19, C20	501
	PaymentIdentification <*PmtId*>	[1..1]	±		506

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		506
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		507
	Amount *<Amt>*	[1..1]	Amount	C1, C7	507
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		508
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	508
	ChequeType *<ChqTp>*	[0..1]	CodeSet		509
	ChequeNumber *<ChqNb>*	[0..1]	Text		510
	ChequeFrom *<ChqFr>*	[0..1]			510
	Name *<Nm>*	[1..1]	Text		510
	Address *<Adr>*	[1..1]	±		511
	DeliveryMethod *<DlvryMtd>*	[0..1]			511
{Or	**Code** *<Cd>*	[1..1]	CodeSet		512
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		512
	DeliverTo *<DlvrTo>*	[0..1]			512
	Name *<Nm>*	[1..1]	Text		513
	Address *<Adr>*	[1..1]	±		513
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		513
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		514
	FormsCode *<FrmsCd>*	[0..1]	Text		514
	MemoField *<MemoFld>*	[0..2]	Text		514
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		514
	PrintLocation *<PrtLctn>*	[0..1]	Text		514
	Signature *<Sgntr>*	[0..5]	Text		514
	Frequency *<Frqcy>*	[0..1]			514
	Sequence *<Seq>*	[0..1]	Text		515
	StartDate *<StartDt>*	[1..1]	Date		515
	EndPointChoice *<EndPtChc>*	[1..1]			515
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		515
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		515
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		516
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		516

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TransferInstruction <*TrfInstr*>	[0..1]			516
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		516
	Code <*Cd*>	[1..1]	Text		517
	Proprietary <*Prtry*>	[0..1]	Text		517
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		517
	StartDate <*StartDt*>	[0..1]	Date		517
	Description <*Desc*>	[0..1]	Text		517
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		517
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		518
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		519
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		520
	CreditorAgent <*CdtrAgt*>	[1..1]	±		521
	Creditor <*Cdtr*>	[0..1]	±		522
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	522
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		523
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		524
	Purpose <*Purp*>	[0..1]	±		525
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		525
	Tax <*Tax*>	[0..1]			526
	Creditor <*Cdtr*>	[0..1]	±		528
	Debtor <*Dbtr*>	[0..1]	±		528
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		528
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		529
	ReferenceNumber <*RefNb*>	[0..1]	Text		529
	Method <*Mtd*>	[0..1]	Text		529
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	529
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	530
	Date <*Dt*>	[0..1]	Date		530
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		530
	Record <*Rcrd*>	[0..*]			530
	Type <*Tp*>	[0..1]	Text		531

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Category <*Ctgy*>	[0..1]	Text		531
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		531
	DebtorStatus <*DbtrSts*>	[0..1]	Text		532
	CertificateIdentification <*CertId*>	[0..1]	Text		532
	FormsCode <*FrmsCd*>	[0..1]	Text		532
	Period <*Prd*>	[0..1]			532
	Year <*Yr*>	[0..1]	Year		532
	Type <*Tp*>	[0..1]	CodeSet		532
	FromToDate <*FrToDt*>	[0..1]	±		533
	TaxAmount <*TaxAmt*>	[0..1]			534
	Rate <*Rate*>	[0..1]	Rate		534
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	534
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	534
	Details <*Dtls*>	[0..*]			535
	Period <*Prd*>	[0..1]			535
	Year <*Yr*>	[0..1]	Year		535
	Type <*Tp*>	[0..1]	CodeSet		536
	FromToDate <*FrToDt*>	[0..1]	±		536
	Amount <*Amt*>	[1..1]	Amount	C2, C8	537
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		537
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			537
	RemittanceIdentification <*RmtId*>	[0..1]	Text		538
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		538
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		538
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			539
	Name <*Nm*>	[1..1]	Text		539
	Address <*Adr*>	[1..1]	±		539
	RemittanceInformation <*RmtInf*>	[0..1]	±		540
	BalanceTransferFundingLimit <*BalTrfFndgLmt*>	[0..1]			541
	CurrencyAmount <*CcyAmt*>	[1..1]	Amount	C1, C7	541
	SupplementaryData <*SplmtryData*>	[0..*]	±	C18	541

7.3   Constraints

C1   ActiveCurrency

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

C2   ActiveOrHistoricCurrency

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

C3   AnyBIC

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

C4   BICFI

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

C5   ChequeMaturityDateRule

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

C6   Country

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

C7   CurrencyAmount

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

Note: The decimal separator is a dot.

C8   CurrencyAmount

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

Note: The decimal separator is a dot.

C9   IBAN

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

C10   IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C11 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C12 IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C13 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C14 InstructionForCreditorAgentRule

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

C15 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C16 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C18 SupplementaryDataRule

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

C19 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C20 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

7.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

7.4.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

7.4.2 AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <*UnqRefNb*>	[1..1]	Text		442
	RoutingUniqueReferenceNumber <*RtgUnqRefNb*>	[1..1]	Text		442
	SwitchReceivedDateTime <*SwtchRcvdDtTm*>	[0..1]	DateTime		442
	SwitchDate <*SwtchDt*>	[0..1]	Date		442
	SwitchType <*SwtchTp*>	[1..1]	CodeSet		443
	SwitchStatus <*SwtchSts*>	[0..1]	CodeSet		443
	BalanceTransferWindow <*BalTrfWndw*>	[0..1]	CodeSet		444
	Response <*Rspn*>	[0..*]	±		444

7.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

7.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

7.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

7.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

7.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

7.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection.

CodeName	Name	Definition
		Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

7.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

7.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see <u>"ResponseDetails1" on page 706</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ResponseCode <*RspnCd*>	[1..1]	Text		706
	AdditionalDetails <*AddtlDtls*>	[0..1]	Text		706

7.4.3 OldAccount <OdAcct>

Presence: [1..1]

Definition: Account held at the old Account Servicer being switched to the new Account Servicer.

Impacted by: <u>C12 "IdentificationOrProxyPresenceRule"</u>, <u>C10 "IdentificationAndProxyGuideline"</u>

OldAccount <OdAcct> contains the following **CashAccount43** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		445
	Type <*Tp*>	[0..1]	±		446
	Currency <*Ccy*>	[0..1]	CodeSet	C2	446
	Name <*Nm*>	[0..1]	Text		446
	Proxy <*Prxy*>	[0..1]	±		446
	Owner <*Ownr*>	[0..1]	±		447
	Servicer <*Svcr*>	[0..1]	±		448

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or proxy must be present.

  ```
  Following Must be True
      /Identification Must be present
   Or    /Proxy Must be present
  ```

7.4.3.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see <u>"AccountIdentification4Choice" on page 624</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C21	624
Or}	Other <Othr>	[1..1]	±		625

7.4.3.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see <u>"CashAccountType2Choice" on page 620</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		620
Or}	Proprietary <Prtry>	[1..1]	Text		620

7.4.3.3 Currency <Ccy>

Presence: [0..1]

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

Impacted by: <u>C2 "ActiveOrHistoricCurrency"</u>

Datatype: <u>"ActiveOrHistoricCurrencyCode" on page 710</u>

Constraints

- **ActiveOrHistoricCurrency**

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

7.4.3.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: <u>"Max70Text" on page 732</u>

7.4.3.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			623
{Or	Code *<Cd>*	[1..1]	CodeSet		624
Or}	Proprietary *<Prtry>*	[1..1]	Text		624
	Identification *<Id>*	[1..1]	Text		624

7.4.3.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see <u>"PartyIdentification272" on page 639</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

7.4.3.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

7.4.4 OldAccountBalance <OdAcctBal>

Presence: [1..1]

Definition: Balance of the old account.

OldAccountBalance <OdAcctBal> contains the following elements (see "AmountAndDirection5" on page 625 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C19	625
	CreditDebit <CdtDbt>	[0..1]	CodeSet		626

7.4.5 BalanceTransfer <BalTrf>

Presence: [0..*]

Definition: Information that enables any payments made in connection with the fulfilment of an account switch to be reconciled by the relevant account servicer with the associated request.

Usage: In the case of a negative closing balance of the old account, and where the old account servicer wishes any payment from the new account servicer to be addressed to an alternate account, this will be specified here.

BalanceTransfer <BalTrf> contains the following **BalanceTransfer5** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BalanceTransferReference *<BalTrfRef>*	[0..1]			456
	BalanceTransferReference *<BalTrfRef>*	[1..1]	Text		456
	BalanceTransferMethod *<BalTrfMtd>*	[0..1]			456
{Or	**Credit** *<Cdt>*	[1..1]		C14, C15, C16, C19, C20	463
	PaymentIdentification *<PmtId>*	[1..1]	±		467
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		467
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		468
	Amount *<Amt>*	[1..1]	Amount	C1, C7	468
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		469
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	469
	ChequeType *<ChqTp>*	[0..1]	CodeSet		470
	ChequeNumber *<ChqNb>*	[0..1]	Text		471
	ChequeFrom *<ChqFr>*	[0..1]			471
	Name *<Nm>*	[1..1]	Text		471
	Address *<Adr>*	[1..1]	±		472
	DeliveryMethod *<DlvryMtd>*	[0..1]			472
{Or	**Code** *<Cd>*	[1..1]	CodeSet		473
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		473
	DeliverTo *<DlvrTo>*	[0..1]			473
	Name *<Nm>*	[1..1]	Text		474
	Address *<Adr>*	[1..1]	±		474
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		474
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		475
	FormsCode *<FrmsCd>*	[0..1]	Text		475
	MemoField *<MemoFld>*	[0..2]	Text		475
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		475
	PrintLocation *<PrtLctn>*	[0..1]	Text		475
	Signature *<Sgntr>*	[0..5]	Text		475
	Frequency *<Frqcy>*	[0..1]			475

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Sequence <*Seq*>	[0..1]	Text		476
	StartDate <*StartDt*>	[1..1]	Date		476
	EndPointChoice <*EndPtChc*>	[1..1]			476
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		476
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		476
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		477
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		477
	TransferInstruction <*TrfInstr*>	[0..1]			477
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		477
	Code <*Cd*>	[1..1]	Text		478
	Proprietary <*Prtry*>	[0..1]	Text		478
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		478
	StartDate <*StartDt*>	[0..1]	Date		478
	Description <*Desc*>	[0..1]	Text		478
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		478
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		479
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		480
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		481
	CreditorAgent <*CdtrAgt*>	[1..1]	±		482
	Creditor <*Cdtr*>	[0..1]	±		483
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	483
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		484
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		485
	Purpose <*Purp*>	[0..1]	±		486
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		486
	Tax <*Tax*>	[0..1]			487
	Creditor <*Cdtr*>	[0..1]	±		489
	Debtor <*Dbtr*>	[0..1]	±		489
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		489
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		490
	ReferenceNumber <*RefNb*>	[0..1]	Text		490

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Method *<Mtd>*	[0..1]	Text		490
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	490
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	491
	Date *<Dt>*	[0..1]	Date		491
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		491
	Record *<Rcrd>*	[0..*]			491
	Type *<Tp>*	[0..1]	Text		492
	Category *<Ctgy>*	[0..1]	Text		492
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		492
	DebtorStatus *<DbtrSts>*	[0..1]	Text		493
	CertificateIdentification *<CertId>*	[0..1]	Text		493
	FormsCode *<FrmsCd>*	[0..1]	Text		493
	Period *<Prd>*	[0..1]			493
	Year *<Yr>*	[0..1]	Year		493
	Type *<Tp>*	[0..1]	CodeSet		493
	FromToDate *<FrToDt>*	[0..1]	±		494
	TaxAmount *<TaxAmt>*	[0..1]			495
	Rate *<Rate>*	[0..1]	Rate		495
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	495
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	495
	Details *<Dtls>*	[0..*]			496
	Period *<Prd>*	[0..1]			496
	Year *<Yr>*	[0..1]	Year		496
	Type *<Tp>*	[0..1]	CodeSet		497
	FromToDate *<FrToDt>*	[0..1]	±		497
	Amount *<Amt>*	[1..1]	Amount	C2, C8	498
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		498
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]			498
	RemittanceIdentification *<RmtId>*	[0..1]	Text		499
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		499
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		499

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			500
	Name *<Nm>*	[1..1]	Text		500
	Address *<Adr>*	[1..1]	±		500
	RemittanceInformation *<RmtInf>*	[0..1]	±		501
Or}	**Debit** *<Dbt>*	[1..1]		C14, C15, C16, C19, C20	501
	PaymentIdentification *<PmtId>*	[1..1]	±		506
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		506
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		507
	Amount *<Amt>*	[1..1]	Amount	C1, C7	507
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		508
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	508
	ChequeType *<ChqTp>*	[0..1]	CodeSet		509
	ChequeNumber *<ChqNb>*	[0..1]	Text		510
	ChequeFrom *<ChqFr>*	[0..1]			510
	Name *<Nm>*	[1..1]	Text		510
	Address *<Adr>*	[1..1]	±		511
	DeliveryMethod *<DlvryMtd>*	[0..1]			511
{Or	**Code** *<Cd>*	[1..1]	CodeSet		512
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		512
	DeliverTo *<DlvrTo>*	[0..1]			512
	Name *<Nm>*	[1..1]	Text		513
	Address *<Adr>*	[1..1]	±		513
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		513
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		514
	FormsCode *<FrmsCd>*	[0..1]	Text		514
	MemoField *<MemoFld>*	[0..2]	Text		514
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		514
	PrintLocation *<PrtLctn>*	[0..1]	Text		514
	Signature *<Sgntr>*	[0..5]	Text		514

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Frequency <*Frqcy*>	[0..1]			514
	Sequence <*Seq*>	[0..1]	Text		515
	StartDate <*StartDt*>	[1..1]	Date		515
	EndPointChoice <*EndPtChc*>	[1..1]			515
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		515
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		515
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		516
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		516
	TransferInstruction <*TrfInstr*>	[0..1]			516
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		516
	Code <*Cd*>	[1..1]	Text		517
	Proprietary <*Prtry*>	[0..1]	Text		517
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		517
	StartDate <*StartDt*>	[0..1]	Date		517
	Description <*Desc*>	[0..1]	Text		517
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		517
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		518
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		519
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		520
	CreditorAgent <*CdtrAgt*>	[1..1]	±		521
	Creditor <*Cdtr*>	[0..1]	±		522
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	522
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		523
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		524
	Purpose <*Purp*>	[0..1]	±		525
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		525
	Tax <*Tax*>	[0..1]			526
	Creditor <*Cdtr*>	[0..1]	±		528
	Debtor <*Dbtr*>	[0..1]	±		528
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		528
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		529

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ReferenceNumber *<RefNb>*	[0..1]	Text		529
	Method *<Mtd>*	[0..1]	Text		529
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	529
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	530
	Date *<Dt>*	[0..1]	Date		530
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		530
	Record *<Rcrd>*	[0..*]			530
	Type *<Tp>*	[0..1]	Text		531
	Category *<Ctgy>*	[0..1]	Text		531
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		531
	DebtorStatus *<DbtrSts>*	[0..1]	Text		532
	CertificateIdentification *<CertId>*	[0..1]	Text		532
	FormsCode *<FrmsCd>*	[0..1]	Text		532
	Period *<Prd>*	[0..1]			532
	Year *<Yr>*	[0..1]	Year		532
	Type *<Tp>*	[0..1]	CodeSet		532
	FromToDate *<FrToDt>*	[0..1]	±		533
	TaxAmount *<TaxAmt>*	[0..1]			534
	Rate *<Rate>*	[0..1]	Rate		534
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	534
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	534
	Details *<Dtls>*	[0..*]			535
	Period *<Prd>*	[0..1]			535
	Year *<Yr>*	[0..1]	Year		535
	Type *<Tp>*	[0..1]	CodeSet		536
	FromToDate *<FrToDt>*	[0..1]	±		536
	Amount *<Amt>*	[1..1]	Amount	C2, C8	537
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		537
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]			537
	RemittanceIdentification *<RmtId>*	[0..1]	Text		538
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		538

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>	[0..1]	Text		538
	RemittanceLocationPostalAddress <RmtLctnPstlAdr>	[0..1]			539
	Name <Nm>	[1..1]	Text		539
	Address <Adr>	[1..1]	±		539
	RemittanceInformation <RmtInf>	[0..1]	±		540
	BalanceTransferFundingLimit <BalTrfFndgLmt>	[0..1]			541
	CurrencyAmount <CcyAmt>	[1..1]	Amount	C1, C7	541

7.4.5.1 BalanceTransferReference <BalTrfRef>

Presence: [0..1]

Definition: Reference that enables the creditor to reconcile a payment received through a different payment channel with the payment request.

BalanceTransferReference <BalTrfRef> contains the following **BalanceTransferReference1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BalanceTransferReference <BalTrfRef>	[1..1]	Text		456

7.4.5.1.1 BalanceTransferReference <BalTrfRef>

Presence: [1..1]

Definition: Used by the debtor in a suitable reference field of a payment message sent over an alternative payment channel to enable the creditor to match the payment with the payment request.

Datatype: "Max35Text" on page 731

7.4.5.2 BalanceTransferMethod <BalTrfMtd>

Presence: [0..1]

Definition: Contains details of the clearance and settlement method chosen to make the appropriate payment from account servicer to account servicer in order to transfer the positive or negative closing balance of the old account to the new account.

BalanceTransferMethod <BalTrfMtd> contains one of the following **SettlementMethod5Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Credit** *<Cdt>*	[1..1]		C14, C15, C16, C19, C20	463
	PaymentIdentification *<PmtId>*	[1..1]	±		467
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		467
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		468
	Amount *<Amt>*	[1..1]	Amount	C1, C7	468
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		469
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	469
	ChequeType *<ChqTp>*	[0..1]	CodeSet		470
	ChequeNumber *<ChqNb>*	[0..1]	Text		471
	ChequeFrom *<ChqFr>*	[0..1]			471
	Name *<Nm>*	[1..1]	Text		471
	Address *<Adr>*	[1..1]	±		472
	DeliveryMethod *<DlvryMtd>*	[0..1]			472
{Or	**Code** *<Cd>*	[1..1]	CodeSet		473
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		473
	DeliverTo *<DlvrTo>*	[0..1]			473
	Name *<Nm>*	[1..1]	Text		474
	Address *<Adr>*	[1..1]	±		474
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		474
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		475
	FormsCode *<FrmsCd>*	[0..1]	Text		475
	MemoField *<MemoFld>*	[0..2]	Text		475
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		475
	PrintLocation *<PrtLctn>*	[0..1]	Text		475
	Signature *<Sgntr>*	[0..5]	Text		475
	Frequency *<Frqcy>*	[0..1]			475
	Sequence *<Seq>*	[0..1]	Text		476
	StartDate *<StartDt>*	[1..1]	Date		476

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	EndPointChoice *<EndPtChc>*	[1..1]			476
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		476
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		476
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		477
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		477
	TransferInstruction *<TrfInstr>*	[0..1]			477
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		477
	Code *<Cd>*	[1..1]	Text		478
	Proprietary *<Prtry>*	[0..1]	Text		478
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		478
	StartDate *<StartDt>*	[0..1]	Date		478
	Description *<Desc>*	[0..1]	Text		478
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		478
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		479
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		480
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		481
	CreditorAgent *<CdtrAgt>*	[1..1]	±		482
	Creditor *<Cdtr>*	[0..1]	±		483
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	483
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		484
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		485
	Purpose *<Purp>*	[0..1]	±		486
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		486
	Tax *<Tax>*	[0..1]			487
	Creditor *<Cdtr>*	[0..1]	±		489
	Debtor *<Dbtr>*	[0..1]	±		489
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		489
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		490
	ReferenceNumber *<RefNb>*	[0..1]	Text		490
	Method *<Mtd>*	[0..1]	Text		490
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	490

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	491
	Date <*Dt*>	[0..1]	Date		491
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		491
	Record <*Rcrd*>	[0..*]			491
	Type <*Tp*>	[0..1]	Text		492
	Category <*Ctgy*>	[0..1]	Text		492
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		492
	DebtorStatus <*DbtrSts*>	[0..1]	Text		493
	CertificateIdentification <*CertId*>	[0..1]	Text		493
	FormsCode <*FrmsCd*>	[0..1]	Text		493
	Period <*Prd*>	[0..1]			493
	Year <*Yr*>	[0..1]	Year		493
	Type <*Tp*>	[0..1]	CodeSet		493
	FromToDate <*FrToDt*>	[0..1]	±		494
	TaxAmount <*TaxAmt*>	[0..1]			495
	Rate <*Rate*>	[0..1]	Rate		495
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	495
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	495
	Details <*Dtls*>	[0..*]			496
	Period <*Prd*>	[0..1]			496
	Year <*Yr*>	[0..1]	Year		496
	Type <*Tp*>	[0..1]	CodeSet		497
	FromToDate <*FrToDt*>	[0..1]	±		497
	Amount <*Amt*>	[1..1]	Amount	C2, C8	498
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		498
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			498
	RemittanceIdentification <*RmtId*>	[0..1]	Text		499
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		499
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		499
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			500
	Name <*Nm*>	[1..1]	Text		500

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Address *<Adr>*	[1..1]	±		500
	RemittanceInformation *<RmtInf>*	[0..1]	±		501
Or}	**Debit** *<Dbt>*	[1..1]		C14, C15, C16, C19, C20	501
	PaymentIdentification *<PmtId>*	[1..1]	±		506
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		506
	TaxRateMarker *<TaxRateMrkr>*	[0..1]	CodeSet		507
	Amount *<Amt>*	[1..1]	Amount	C1, C7	507
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		508
	ChequeInstruction *<ChqInstr>*	[0..1]		C5	508
	ChequeType *<ChqTp>*	[0..1]	CodeSet		509
	ChequeNumber *<ChqNb>*	[0..1]	Text		510
	ChequeFrom *<ChqFr>*	[0..1]			510
	Name *<Nm>*	[1..1]	Text		510
	Address *<Adr>*	[1..1]	±		511
	DeliveryMethod *<DlvryMtd>*	[0..1]			511
{Or	**Code** *<Cd>*	[1..1]	CodeSet		512
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		512
	DeliverTo *<DlvrTo>*	[0..1]			512
	Name *<Nm>*	[1..1]	Text		513
	Address *<Adr>*	[1..1]	±		513
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		513
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		514
	FormsCode *<FrmsCd>*	[0..1]	Text		514
	MemoField *<MemoFld>*	[0..2]	Text		514
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		514
	PrintLocation *<PrtLctn>*	[0..1]	Text		514
	Signature *<Sgntr>*	[0..5]	Text		514
	Frequency *<Frqcy>*	[0..1]			514
	Sequence *<Seq>*	[0..1]	Text		515
	StartDate *<StartDt>*	[1..1]	Date		515

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	EndPointChoice *<EndPtChc>*	[1..1]			515
{Or	**NumberOfPayments** *<NbOfPmts>*	[0..1]	Text		515
Or}	**LastPaymentDate** *<LastPmtDt>*	[0..1]	Date		515
	RequestedFrequencyPattern *<ReqdFrqcyPttrn>*	[0..1]	±		516
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		516
	TransferInstruction *<TrfInstr>*	[0..1]			516
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		516
	Code *<Cd>*	[1..1]	Text		517
	Proprietary *<Prtry>*	[0..1]	Text		517
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		517
	StartDate *<StartDt>*	[0..1]	Date		517
	Description *<Desc>*	[0..1]	Text		517
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		517
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		518
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		519
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		520
	CreditorAgent *<CdtrAgt>*	[1..1]	±		521
	Creditor *<Cdtr>*	[0..1]	±		522
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	522
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		523
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		524
	Purpose *<Purp>*	[0..1]	±		525
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		525
	Tax *<Tax>*	[0..1]			526
	Creditor *<Cdtr>*	[0..1]	±		528
	Debtor *<Dbtr>*	[0..1]	±		528
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		528
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		529
	ReferenceNumber *<RefNb>*	[0..1]	Text		529
	Method *<Mtd>*	[0..1]	Text		529
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	529

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	530
	Date *<Dt>*	[0..1]	Date		530
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		530
	Record *<Rcrd>*	[0..*]			530
	Type *<Tp>*	[0..1]	Text		531
	Category *<Ctgy>*	[0..1]	Text		531
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		531
	DebtorStatus *<DbtrSts>*	[0..1]	Text		532
	CertificateIdentification *<CertId>*	[0..1]	Text		532
	FormsCode *<FrmsCd>*	[0..1]	Text		532
	Period *<Prd>*	[0..1]			532
	Year *<Yr>*	[0..1]	Year		532
	Type *<Tp>*	[0..1]	CodeSet		532
	FromToDate *<FrToDt>*	[0..1]	±		533
	TaxAmount *<TaxAmt>*	[0..1]			534
	Rate *<Rate>*	[0..1]	Rate		534
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	534
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	534
	Details *<Dtls>*	[0..*]			535
	Period *<Prd>*	[0..1]			535
	Year *<Yr>*	[0..1]	Year		535
	Type *<Tp>*	[0..1]	CodeSet		536
	FromToDate *<FrToDt>*	[0..1]	±		536
	Amount *<Amt>*	[1..1]	Amount	C2, C8	537
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		537
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]			537
	RemittanceIdentification *<RmtId>*	[0..1]	Text		538
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		538
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		538
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			539
	Name *<Nm>*	[1..1]	Text		539

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Address <*Adr*>	[1..1]	±		539
	RemittanceInformation <*RmtInf*>	[0..1]	±		540

7.4.5.2.1 Credit <Cdt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the old account servicer to the new account servicer in case of a positive closing balance.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C19 "UltimateCreditorGuideline", C20 "UltimateDebtorGuideline"

Credit <Cdt> contains the following **CreditTransferTransaction59** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±		467
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		467
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		468
	Amount <*Amt*>	[1..1]	Amount	C1, C7	468
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		469
	ChequeInstruction <*ChqInstr*>	[0..1]		C5	469
	ChequeType <*ChqTp*>	[0..1]	CodeSet		470
	ChequeNumber <*ChqNb*>	[0..1]	Text		471
	ChequeFrom <*ChqFr*>	[0..1]			471
	Name <*Nm*>	[1..1]	Text		471
	Address <*Adr*>	[1..1]	±		472
	DeliveryMethod <*DlvryMtd*>	[0..1]			472
{Or	**Code** <*Cd*>	[1..1]	CodeSet		473
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		473
	DeliverTo <*DlvrTo*>	[0..1]			473
	Name <*Nm*>	[1..1]	Text		474
	Address <*Adr*>	[1..1]	±		474
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		474
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		475
	FormsCode <*FrmsCd*>	[0..1]	Text		475
	MemoField <*MemoFld*>	[0..2]	Text		475
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		475
	PrintLocation <*PrtLctn*>	[0..1]	Text		475
	Signature <*Sgntr*>	[0..5]	Text		475
	Frequency <*Frqcy*>	[0..1]			475
	Sequence <*Seq*>	[0..1]	Text		476
	StartDate <*StartDt*>	[1..1]	Date		476
	EndPointChoice <*EndPtChc*>	[1..1]			476
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		476
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		476
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		477

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		477
	TransferInstruction *<TrfInstr>*	[0..1]			477
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		477
	Code *<Cd>*	[1..1]	Text		478
	Proprietary *<Prtry>*	[0..1]	Text		478
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		478
	StartDate *<StartDt>*	[0..1]	Date		478
	Description *<Desc>*	[0..1]	Text		478
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		478
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		479
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		480
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		481
	CreditorAgent *<CdtrAgt>*	[1..1]	±		482
	Creditor *<Cdtr>*	[0..1]	±		483
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	483
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		484
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		485
	Purpose *<Purp>*	[0..1]	±		486
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		486
	Tax *<Tax>*	[0..1]			487
	Creditor *<Cdtr>*	[0..1]	±		489
	Debtor *<Dbtr>*	[0..1]	±		489
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		489
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		490
	ReferenceNumber *<RefNb>*	[0..1]	Text		490
	Method *<Mtd>*	[0..1]	Text		490
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	490
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	491
	Date *<Dt>*	[0..1]	Date		491
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		491
	Record *<Rcrd>*	[0..*]			491

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		492
	Category <*Ctgy*>	[0..1]	Text		492
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		492
	DebtorStatus <*DbtrSts*>	[0..1]	Text		493
	CertificateIdentification <*CertId*>	[0..1]	Text		493
	FormsCode <*FrmsCd*>	[0..1]	Text		493
	Period <*Prd*>	[0..1]			493
	Year <*Yr*>	[0..1]	Year		493
	Type <*Tp*>	[0..1]	CodeSet		493
	FromToDate <*FrToDt*>	[0..1]	±		494
	TaxAmount <*TaxAmt*>	[0..1]			495
	Rate <*Rate*>	[0..1]	Rate		495
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	495
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	495
	Details <*Dtls*>	[0..*]			496
	Period <*Prd*>	[0..1]			496
	Year <*Yr*>	[0..1]	Year		496
	Type <*Tp*>	[0..1]	CodeSet		497
	FromToDate <*FrToDt*>	[0..1]	±		497
	Amount <*Amt*>	[1..1]	Amount	C2, C8	498
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		498
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			498
	RemittanceIdentification <*RmtId*>	[0..1]	Text		499
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		499
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		499
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			500
	Name <*Nm*>	[1..1]	Text		500
	Address <*Adr*>	[1..1]	±		500
	RemittanceInformation <*RmtInf*>	[0..1]	±		501

Constraints

- **InstructionForCreditorAgentRule**

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

  ```
  On Condition
      /CreditorAccount is present
   And    /InstructionForCreditorAgent[1] is present
  Following Must be True
      /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>
  PartialInstruction3Code
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

7.4.5.2.1.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 634 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		634
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		634
	UETR *<UETR>*	[0..1]	IdentifierSet		634

7.4.5.2.1.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		649
	ServiceLevel <SvcLvl>	[0..*]			649
{Or	Code <Cd>	[1..1]	CodeSet		650
Or}	Proprietary <Prtry>	[1..1]	Text		650
	LocalInstrument <LclInstrm>	[0..1]			650
{Or	Code <Cd>	[1..1]	CodeSet		650
Or}	Proprietary <Prtry>	[1..1]	Text		650
	CategoryPurpose <CtgyPurp>	[0..1]			650
{Or	Code <Cd>	[1..1]	CodeSet		651
Or}	Proprietary <Prtry>	[1..1]	Text		651

7.4.5.2.1.3 TaxRateMarker <TaxRateMrkr>

Presence: [0..1]

Definition: Specifies the rate of tax levied.

Datatype: "TaxRateMarker1Code" on page 724

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

7.4.5.2.1.4 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.5.2.1.5 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 711

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

7.4.5.2.1.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C5 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following **Cheque19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		470
	ChequeNumber <ChqNb>	[0..1]	Text		471
	ChequeFrom <ChqFr>	[0..1]			471
	Name <Nm>	[1..1]	Text		471
	Address <Adr>	[1..1]	±		472
	DeliveryMethod <DlvryMtd>	[0..1]			472
{Or	**Code** <Cd>	[1..1]	CodeSet		473
Or}	**Proprietary** <Prtry>	[1..1]	Text		473
	DeliverTo <DlvrTo>	[0..1]			473
	Name <Nm>	[1..1]	Text		474
	Address <Adr>	[1..1]	±		474
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		474
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		475
	FormsCode <FrmsCd>	[0..1]	Text		475
	MemoField <MemoFld>	[0..2]	Text		475
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		475
	PrintLocation <PrtLctn>	[0..1]	Text		475
	Signature <Sgntr>	[0..5]	Text		475

Constraints

- **ChequeMaturityDateRule**

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

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

7.4.5.2.1.6.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 712

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

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

7.4.5.2.1.6.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

7.4.5.2.1.6.3 ChequeFrom <ChqFr>

Presence: [0..1]

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

ChequeFrom <ChqFr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		471
	Address *<Adr>*	[1..1]	±		472

7.4.5.2.1.6.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

7.4.5.2.1.6.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see <u>"PostalAddress27" on page 658</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

7.4.5.2.1.6.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		473
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		473

7.4.5.2.1.6.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 712

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

7.4.5.2.1.6.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 731

7.4.5.2.1.6.5 DeliverTo <DlvrTo>

Presence: [0..1]

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

DeliverTo <DlvrTo> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		474
	Address *<Adr>*	[1..1]	±		474

7.4.5.2.1.6.5.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

7.4.5.2.1.6.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

7.4.5.2.1.6.6 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: "Priority2Code" on page 721

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

7.4.5.2.1.6.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 725

7.4.5.2.1.6.8 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

7.4.5.2.1.6.9 MemoField <MemoFld>

Presence: [0..2]

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

Datatype: "Max35Text" on page 731

7.4.5.2.1.6.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

7.4.5.2.1.6.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 731

7.4.5.2.1.6.12 Signature <Sgntr>

Presence: [0..5]

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

Datatype: "Max70Text" on page 732

7.4.5.2.1.7 Frequency <Frqcy>

Presence: [0..1]

Definition: The schedule for a credit payment arrangement.

Frequency <Frqcy> contains the following **Frequency1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Sequence <Seq>	[0..1]	Text		476
	StartDate <StartDt>	[1..1]	Date		476
	EndPointChoice <EndPtChc>	[1..1]			476
{Or	**NumberOfPayments** <NbOfPmts>	[0..1]	Text		476
Or}	**LastPaymentDate** <LastPmtDt>	[0..1]	Date		476
	RequestedFrequencyPattern <ReqdFrqcyPttrn>	[0..1]	±		477
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		477

7.4.5.2.1.7.1 Sequence <Seq>

Presence: [0..1]

Definition: Technical identifier of a Credit Transfer as part of a series of Credit Transfers within a single Payment Instruction. Assists the transfer of complex variable future payment schedules, associated with a single act of customer consent, within a single Payment Instruction.

Datatype: "Max3NumericText" on page 731

7.4.5.2.1.7.2 StartDate <StartDt>

Presence: [1..1]

Definition: The date of the first payment to be made for this payment schedule.

Datatype: "ISODate" on page 725

7.4.5.2.1.7.3 EndPointChoice <EndPtChc>

Presence: [1..1]

Definition: Information about when the payment arrangement will end.

EndPointChoice <EndPtChc> contains one of the following **EndPoint1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	**NumberOfPayments** <NbOfPmts>	[0..1]	Text		476
Or}	**LastPaymentDate** <LastPmtDt>	[0..1]	Date		476

7.4.5.2.1.7.3.1 NumberOfPayments <NbOfPmts>

Presence: [0..1]

Definition: Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date.

Datatype: "Max35Text" on page 731

7.4.5.2.1.7.3.2 LastPaymentDate <LastPmtDt>

Presence: [0..1]

Definition: Final payment of the standing order due.

Datatype: "ISODate" on page 725

7.4.5.2.1.7.4 RequestedFrequencyPattern <ReqdFrqcyPttrn>

Presence: [0..1]

Definition: Payment schedule frequency pattern which indicates how frequently a payment is made.

RequestedFrequencyPattern <ReqdFrqcyPttrn> contains one of the following elements (see "Frequency37Choice" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		633
Or}	Proprietary *<Prtry>*	[1..1]	Text		633

7.4.5.2.1.7.5 NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>

Presence: [0..1]

Definition: Adjustment indicator for a non-working day to enable payment to be made on the next working day.

Datatype: "BusinessDayConvention1Code" on page 711

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

7.4.5.2.1.8 TransferInstruction <TrfInstr>

Presence: [0..1]

Definition: Provides further information about the status of transferred scheduled payment(s).

TransferInstruction <TrfInstr> contains the following **TransferInstruction1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		477
	Code *<Cd>*	[1..1]	Text		478
	Proprietary *<Prtry>*	[0..1]	Text		478
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		478
	StartDate *<StartDt>*	[0..1]	Date		478
	Description *<Desc>*	[0..1]	Text		478

7.4.5.2.1.8.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 728):

- *Meaning When True:* Yes

- *Meaning When False:* No

7.4.5.2.1.8.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: "Max35Text" on page 731

7.4.5.2.1.8.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: "Max256Text" on page 730

7.4.5.2.1.8.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: "ISODateTime" on page 725

7.4.5.2.1.8.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: "ISODate" on page 725

7.4.5.2.1.8.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: "Max350Text" on page 730

7.4.5.2.1.9 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

7.4.5.2.1.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

7.4.5.2.1.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see
"BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

7.4.5.2.1.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

7.4.5.2.1.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

7.4.5.2.1.14 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see <u>"PartyIdentification272" on page 639</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

7.4.5.2.1.15 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C11 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

    If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

    Identification must be present or Proxy must be present. Both may be present.

    ```
    Following Must be True
        /Identification Must be present
     Or    /Proxy Must be present
    ```

7.4.5.2.1.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

7.4.5.2.1.17 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 648 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		648
	InstructionInformation *<InstrInf>*	[0..1]	Text		649

7.4.5.2.1.18 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 638 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		639
Or}	Proprietary *<Prtry>*	[1..1]	Text		639

7.4.5.2.1.19 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 662 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		662
	Authority *<Authrty>*	[0..1]			662
	Name *<Nm>*	[0..1]	Text		663
	Country *<Ctry>*	[0..1]	CodeSet	C18	663
	Details *<Dtls>*	[0..*]			663
	Type *<Tp>*	[0..1]	Text		663
	Date *<Dt>*	[0..1]	Date		664
	Country *<Ctry>*	[0..1]	CodeSet	C18	664
	Code *<Cd>*	[0..1]	Text		664
	Amount *<Amt>*	[0..1]	Amount	C2, C20	664
	Information *<Inf>*	[0..*]	Text		664

7.4.5.2.1.20 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		489
	Debtor <*Dbtr*>	[0..1]	±		489
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		489
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		490
	ReferenceNumber <*RefNb*>	[0..1]	Text		490
	Method <*Mtd*>	[0..1]	Text		490
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	490
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	491
	Date <*Dt*>	[0..1]	Date		491
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		491
	Record <*Rcrd*>	[0..*]			491
	Type <*Tp*>	[0..1]	Text		492
	Category <*Ctgy*>	[0..1]	Text		492
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		492
	DebtorStatus <*DbtrSts*>	[0..1]	Text		493
	CertificateIdentification <*CertId*>	[0..1]	Text		493
	FormsCode <*FrmsCd*>	[0..1]	Text		493
	Period <*Prd*>	[0..1]			493
	Year <*Yr*>	[0..1]	Year		493
	Type <*Tp*>	[0..1]	CodeSet		493
	FromToDate <*FrToDt*>	[0..1]	±		494
	TaxAmount <*TaxAmt*>	[0..1]			495
	Rate <*Rate*>	[0..1]	Rate		495
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	495
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	495
	Details <*Dtls*>	[0..*]			496
	Period <*Prd*>	[0..1]			496
	Year <*Yr*>	[0..1]	Year		496
	Type <*Tp*>	[0..1]	CodeSet		497
	FromToDate <*FrToDt*>	[0..1]	±		497
	Amount <*Amt*>	[1..1]	Amount	C2, C8	498

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		498

7.4.5.2.1.20.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		707
	TaxType *<TaxTp>*	[0..1]	Text		707

7.4.5.2.1.20.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

7.4.5.2.1.20.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		707
	RegistrationIdentification <RegnId>	[0..1]	Text		708
	TaxType <TaxTp>	[0..1]	Text		708
	Authorisation <Authstn>	[0..1]			708
	Title <Titl>	[0..1]	Text		708
	Name <Nm>	[0..1]	Text		708

7.4.5.2.1.20.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

7.4.5.2.1.20.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 729

7.4.5.2.1.20.6 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 731

7.4.5.2.1.20.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.5.2.1.20.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

7.4.5.2.1.20.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 725

7.4.5.2.1.20.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 728

7.4.5.2.1.20.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		492
	Category <*Ctgy*>	[0..1]	Text		492
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		492
	DebtorStatus <*DbtrSts*>	[0..1]	Text		493
	CertificateIdentification <*CertId*>	[0..1]	Text		493
	FormsCode <*FrmsCd*>	[0..1]	Text		493
	Period <*Prd*>	[0..1]			493
	Year <*Yr*>	[0..1]	Year		493
	Type <*Tp*>	[0..1]	CodeSet		493
	FromToDate <*FrToDt*>	[0..1]	±		494
	TaxAmount <*TaxAmt*>	[0..1]			495
	Rate <*Rate*>	[0..1]	Rate		495
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	495
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	495
	Details <*Dtls*>	[0..*]			496
	Period <*Prd*>	[0..1]			496
	Year <*Yr*>	[0..1]	Year		496
	Type <*Tp*>	[0..1]	CodeSet		497
	FromToDate <*FrToDt*>	[0..1]	±		497
	Amount <*Amt*>	[1..1]	Amount	C2, C8	498
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		498

7.4.5.2.1.20.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 731

7.4.5.2.1.20.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 731

7.4.5.2.1.20.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 731

7.4.5.2.1.20.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 731

7.4.5.2.1.20.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 731

7.4.5.2.1.20.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 731

7.4.5.2.1.20.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		493
	Type *<Tp>*	[0..1]	CodeSet		493
	FromToDate *<FrToDt>*	[0..1]	±		494

7.4.5.2.1.20.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

7.4.5.2.1.20.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

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

7.4.5.2.1.20.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		626
	ToDate <ToDt>	[1..1]	Date		626

7.4.5.2.1.20.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[0..1]	Rate		495
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	495
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	495
	Details <*Dtls*>	[0..*]			496
	Period <*Prd*>	[0..1]			496
	Year <*Yr*>	[0..1]	Year		496
	Type <*Tp*>	[0..1]	CodeSet		497
	FromToDate <*FrToDt*>	[0..1]	±		497
	Amount <*Amt*>	[1..1]	Amount	C2, C8	498

7.4.5.2.1.20.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 728

7.4.5.2.1.20.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

7.4.5.2.1.20.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

7.4.5.2.1.20.11.8.4 Details <Dtls>

Presence: [0..*]

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

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]			496
	Year *<Yr>*	[0..1]	Year		496
	Type *<Tp>*	[0..1]	CodeSet		497
	FromToDate *<FrToDt>*	[0..1]	±		497
	Amount *<Amt>*	[1..1]	Amount	C2, C8	498

7.4.5.2.1.20.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		496
	Type *<Tp>*	[0..1]	CodeSet		497
	FromToDate *<FrToDt>*	[0..1]	±		497

7.4.5.2.1.20.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

7.4.5.2.1.20.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 724

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

7.4.5.2.1.20.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		626
	ToDate *<ToDt>*	[1..1]	Date		626

7.4.5.2.1.20.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

7.4.5.2.1.20.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 729

7.4.5.2.1.21 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation9** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		499
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		499
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		499
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			500
	Name *<Nm>*	[1..1]	Text		500
	Address *<Adr>*	[1..1]	±		500

7.4.5.2.1.21.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 731

7.4.5.2.1.21.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 722

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

7.4.5.2.1.21.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 730

7.4.5.2.1.21.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		500
	Address *<Adr>*	[1..1]	±		500

7.4.5.2.1.21.4.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 729

7.4.5.2.1.21.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			658
{Or	Code <Cd>	[1..1]	CodeSet		659
Or}	Proprietary <Prtry>	[1..1]	±		659
	CareOf <CareOf>	[0..1]	Text		659
	Department <Dept>	[0..1]	Text		659
	SubDepartment <SubDept>	[0..1]	Text		660
	StreetName <StrtNm>	[0..1]	Text		660
	BuildingNumber <BldgNb>	[0..1]	Text		660
	BuildingName <BldgNm>	[0..1]	Text		660
	Floor <Flr>	[0..1]	Text		660
	UnitNumber <UnitNb>	[0..1]	Text		660
	PostBox <PstBx>	[0..1]	Text		660
	Room <Room>	[0..1]	Text		660
	PostCode <PstCd>	[0..1]	Text		661
	TownName <TwnNm>	[0..1]	Text		661
	TownLocationName <TwnLctnNm>	[0..1]	Text		661
	DistrictName <DstrctNm>	[0..1]	Text		661
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		661
	Country <Ctry>	[0..1]	CodeSet	C18	661
	AddressLine <AdrLine>	[0..7]	Text		661

7.4.5.2.1.22 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		665
	Structured <Strd>	[0..*]	±		665

7.4.5.2.2 Debit <Dbt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the new account servicer to the old account servicer in case of a negative closing balance.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C19 "UltimateCreditorGuideline", C20 "UltimateDebtorGuideline"

Debit <Dbt> contains the following **CreditTransferTransaction59** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±		506
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		506
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		507
	Amount <*Amt*>	[1..1]	Amount	C1, C7	507
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		508
	ChequeInstruction <*ChqInstr*>	[0..1]		C5	508
	ChequeType <*ChqTp*>	[0..1]	CodeSet		509
	ChequeNumber <*ChqNb*>	[0..1]	Text		510
	ChequeFrom <*ChqFr*>	[0..1]			510
	Name <*Nm*>	[1..1]	Text		510
	Address <*Adr*>	[1..1]	±		511
	DeliveryMethod <*DlvryMtd*>	[0..1]			511
{Or	**Code** <*Cd*>	[1..1]	CodeSet		512
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		512
	DeliverTo <*DlvrTo*>	[0..1]			512
	Name <*Nm*>	[1..1]	Text		513
	Address <*Adr*>	[1..1]	±		513
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		513
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		514
	FormsCode <*FrmsCd*>	[0..1]	Text		514
	MemoField <*MemoFld*>	[0..2]	Text		514
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		514
	PrintLocation <*PrtLctn*>	[0..1]	Text		514
	Signature <*Sgntr*>	[0..5]	Text		514
	Frequency <*Frqcy*>	[0..1]			514
	Sequence <*Seq*>	[0..1]	Text		515
	StartDate <*StartDt*>	[1..1]	Date		515
	EndPointChoice <*EndPtChc*>	[1..1]			515
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		515
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		515
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		516

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		516
	TransferInstruction <*TrfInstr*>	[0..1]			516
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		516
	Code <*Cd*>	[1..1]	Text		517
	Proprietary <*Prtry*>	[0..1]	Text		517
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		517
	StartDate <*StartDt*>	[0..1]	Date		517
	Description <*Desc*>	[0..1]	Text		517
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		517
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		518
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		519
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		520
	CreditorAgent <*CdtrAgt*>	[1..1]	±		521
	Creditor <*Cdtr*>	[0..1]	±		522
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	522
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		523
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		524
	Purpose <*Purp*>	[0..1]	±		525
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		525
	Tax <*Tax*>	[0..1]			526
	Creditor <*Cdtr*>	[0..1]	±		528
	Debtor <*Dbtr*>	[0..1]	±		528
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		528
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		529
	ReferenceNumber <*RefNb*>	[0..1]	Text		529
	Method <*Mtd*>	[0..1]	Text		529
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	529
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	530
	Date <*Dt*>	[0..1]	Date		530
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		530
	Record <*Rcrd*>	[0..*]			530

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		531
	Category <*Ctgy*>	[0..1]	Text		531
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		531
	DebtorStatus <*DbtrSts*>	[0..1]	Text		532
	CertificateIdentification <*CertId*>	[0..1]	Text		532
	FormsCode <*FrmsCd*>	[0..1]	Text		532
	Period <*Prd*>	[0..1]			532
	Year <*Yr*>	[0..1]	Year		532
	Type <*Tp*>	[0..1]	CodeSet		532
	FromToDate <*FrToDt*>	[0..1]	±		533
	TaxAmount <*TaxAmt*>	[0..1]			534
	Rate <*Rate*>	[0..1]	Rate		534
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	534
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	534
	Details <*Dtls*>	[0..*]			535
	Period <*Prd*>	[0..1]			535
	Year <*Yr*>	[0..1]	Year		535
	Type <*Tp*>	[0..1]	CodeSet		536
	FromToDate <*FrToDt*>	[0..1]	±		536
	Amount <*Amt*>	[1..1]	Amount	C2, C8	537
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		537
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			537
	RemittanceIdentification <*RmtId*>	[0..1]	Text		538
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		538
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		538
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			539
	Name <*Nm*>	[1..1]	Text		539
	Address <*Adr*>	[1..1]	±		539
	RemittanceInformation <*RmtInf*>	[0..1]	±		540

Constraints

- **InstructionForCreditorAgentRule**

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

  ```
  On Condition
      /CreditorAccount is present
   And    /InstructionForCreditorAgent[1] is present
  Following Must be True
      /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>
  PartialInstruction3Code
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

7.4.5.2.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 634 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		634
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		634
	UETR <*UETR*>	[0..1]	IdentifierSet		634

7.4.5.2.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		649
	ServiceLevel <SvcLvl>	[0..*]			649
{Or	Code <Cd>	[1..1]	CodeSet		650
Or}	Proprietary <Prtry>	[1..1]	Text		650
	LocalInstrument <LclInstrm>	[0..1]			650
{Or	Code <Cd>	[1..1]	CodeSet		650
Or}	Proprietary <Prtry>	[1..1]	Text		650
	CategoryPurpose <CtgyPurp>	[0..1]			650
{Or	Code <Cd>	[1..1]	CodeSet		651
Or}	Proprietary <Prtry>	[1..1]	Text		651

7.4.5.2.2.3 TaxRateMarker <TaxRateMrkr>

Presence: [0..1]

Definition: Specifies the rate of tax levied.

Datatype: "TaxRateMarker1Code" on page 724

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

7.4.5.2.2.4 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

    The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.5.2.2.5 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 711

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

7.4.5.2.2.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C5 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following **Cheque19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		509
	ChequeNumber <ChqNb>	[0..1]	Text		510
	ChequeFrom <ChqFr>	[0..1]			510
	Name <Nm>	[1..1]	Text		510
	Address <Adr>	[1..1]	±		511
	DeliveryMethod <DlvryMtd>	[0..1]			511
{Or	**Code** <Cd>	[1..1]	CodeSet		512
Or}	**Proprietary** <Prtry>	[1..1]	Text		512
	DeliverTo <DlvrTo>	[0..1]			512
	Name <Nm>	[1..1]	Text		513
	Address <Adr>	[1..1]	±		513
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		513
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		514
	FormsCode <FrmsCd>	[0..1]	Text		514
	MemoField <MemoFld>	[0..2]	Text		514
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		514
	PrintLocation <PrtLctn>	[0..1]	Text		514
	Signature <Sgntr>	[0..5]	Text		514

Constraints

- **ChequeMaturityDateRule**

  If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

  ```
  On Condition
      /ChequeMaturityDate is present
  Following Must be True
      /ChequeType Must be present
   And    /ChequeType Must be within DataType <<Code>> ChequeType3Code
  ```

7.4.5.2.2.6.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 712

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

CodeName	Name	Definition
		account when the cheque is cashed. Synonym is 'corporate cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued.These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

7.4.5.2.2.6.2 ChequeNumber <ChqNb>

Presence: [0..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

Datatype: "Max35Text" on page 731

7.4.5.2.2.6.3 ChequeFrom <ChqFr>

Presence: [0..1]

Definition: Identifies the party that ordered the issuance of the cheque.

ChequeFrom <ChqFr> contains the following **NameAndAddress18** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		510
	Address <*Adr*>	[1..1]	±		511

7.4.5.2.2.6.3.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that party.

Datatype: "Max140Text" on page 729

7.4.5.2.2.6.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see <u>"PostalAddress27" on page 658</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			658
{Or	Code *<Cd>*	[1..1]	CodeSet		659
Or}	Proprietary *<Prtry>*	[1..1]	±		659
	CareOf *<CareOf>*	[0..1]	Text		659
	Department *<Dept>*	[0..1]	Text		659
	SubDepartment *<SubDept>*	[0..1]	Text		660
	StreetName *<StrtNm>*	[0..1]	Text		660
	BuildingNumber *<BldgNb>*	[0..1]	Text		660
	BuildingName *<BldgNm>*	[0..1]	Text		660
	Floor *<Flr>*	[0..1]	Text		660
	UnitNumber *<UnitNb>*	[0..1]	Text		660
	PostBox *<PstBx>*	[0..1]	Text		660
	Room *<Room>*	[0..1]	Text		660
	PostCode *<PstCd>*	[0..1]	Text		661
	TownName *<TwnNm>*	[0..1]	Text		661
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		661
	DistrictName *<DstrctNm>*	[0..1]	Text		661
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		661
	Country *<Ctry>*	[0..1]	CodeSet	C18	661
	AddressLine *<AdrLine>*	[0..7]	Text		661

7.4.5.2.2.6.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

DeliveryMethod <DlvryMtd> contains one of the following **ChequeDeliveryMethod1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		512
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		512

7.4.5.2.2.6.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

Datatype: "ChequeDelivery1Code" on page 712

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

7.4.5.2.2.6.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent.

Datatype: "Max35Text" on page 731

7.4.5.2.2.6.5 DeliverTo <DlvrTo>

Presence: [0..1]

Definition: Party to whom the debtor's agent needs to send the cheque.

DeliverTo <DlvrTo> contains the following **NameAndAddress18** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		513
	Address <*Adr*>	[1..1]	±		513

7.4.5.2.2.6.5.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that party.

Datatype: "Max140Text" on page 729

7.4.5.2.2.6.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			658
{Or	Code *<Cd>*	[1..1]	CodeSet		659
Or}	Proprietary *<Prtry>*	[1..1]	±		659
	CareOf *<CareOf>*	[0..1]	Text		659
	Department *<Dept>*	[0..1]	Text		659
	SubDepartment *<SubDept>*	[0..1]	Text		660
	StreetName *<StrtNm>*	[0..1]	Text		660
	BuildingNumber *<BldgNb>*	[0..1]	Text		660
	BuildingName *<BldgNm>*	[0..1]	Text		660
	Floor *<Flr>*	[0..1]	Text		660
	UnitNumber *<UnitNb>*	[0..1]	Text		660
	PostBox *<PstBx>*	[0..1]	Text		660
	Room *<Room>*	[0..1]	Text		660
	PostCode *<PstCd>*	[0..1]	Text		661
	TownName *<TwnNm>*	[0..1]	Text		661
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		661
	DistrictName *<DstrctNm>*	[0..1]	Text		661
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		661
	Country *<Ctry>*	[0..1]	CodeSet	C18	661
	AddressLine *<AdrLine>*	[0..7]	Text		661

7.4.5.2.2.6.6 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.

Datatype: "Priority2Code" on page 721

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

7.4.5.2.2.6.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

Definition: Date when the draft becomes payable and the debtor's account is debited.

Datatype: "ISODate" on page 725

7.4.5.2.2.6.8 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.

Datatype: "Max35Text" on page 731

7.4.5.2.2.6.9 MemoField <MemoFld>

Presence: [0..2]

Definition: Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.

Datatype: "Max35Text" on page 731

7.4.5.2.2.6.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

Definition: Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.

Datatype: "Max35Text" on page 731

7.4.5.2.2.6.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 731

7.4.5.2.2.6.12 Signature <Sgntr>

Presence: [0..5]

Definition: Signature to be used by the cheque servicer on a specific cheque to be printed.

Datatype: "Max70Text" on page 732

7.4.5.2.2.7 Frequency <Frqcy>

Presence: [0..1]

Definition: The schedule for a credit payment arrangement.

Frequency <Frqcy> contains the following **Frequency1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Sequence <Seq>	[0..1]	Text		515
	StartDate <StartDt>	[1..1]	Date		515
	EndPointChoice <EndPtChc>	[1..1]			515
{Or	**NumberOfPayments** <NbOfPmts>	[0..1]	Text		515
Or}	**LastPaymentDate** <LastPmtDt>	[0..1]	Date		515
	RequestedFrequencyPattern <ReqdFrqcyPttrn>	[0..1]	±		516
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		516

7.4.5.2.2.7.1 Sequence <Seq>

Presence: [0..1]

Definition: Technical identifier of a Credit Transfer as part of a series of Credit Transfers within a single Payment Instruction. Assists the transfer of complex variable future payment schedules, associated with a single act of customer consent, within a single Payment Instruction.

Datatype: "Max3NumericText" on page 731

7.4.5.2.2.7.2 StartDate <StartDt>

Presence: [1..1]

Definition: The date of the first payment to be made for this payment schedule.

Datatype: "ISODate" on page 725

7.4.5.2.2.7.3 EndPointChoice <EndPtChc>

Presence: [1..1]

Definition: Information about when the payment arrangement will end.

EndPointChoice <EndPtChc> contains one of the following **EndPoint1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	**NumberOfPayments** <NbOfPmts>	[0..1]	Text		515
Or}	**LastPaymentDate** <LastPmtDt>	[0..1]	Date		515

7.4.5.2.2.7.3.1 NumberOfPayments <NbOfPmts>

Presence: [0..1]

Definition: Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date.

Datatype: "Max35Text" on page 731

7.4.5.2.2.7.3.2 LastPaymentDate <LastPmtDt>

Presence: [0..1]

Definition: Final payment of the standing order due.

Datatype: "ISODate" on page 725

7.4.5.2.2.7.4 RequestedFrequencyPattern <ReqdFrqcyPttrn>

Presence: [0..1]

Definition: Payment schedule frequency pattern which indicates how frequently a payment is made.

RequestedFrequencyPattern <ReqdFrqcyPttrn> contains one of the following elements (see "Frequency37Choice" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		633
Or}	Proprietary *<Prtry>*	[1..1]	Text		633

7.4.5.2.2.7.5 NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>

Presence: [0..1]

Definition: Adjustment indicator for a non-working day to enable payment to be made on the next working day.

Datatype: "BusinessDayConvention1Code" on page 711

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

7.4.5.2.2.8 TransferInstruction <TrfInstr>

Presence: [0..1]

Definition: Provides further information about the status of transferred scheduled payment(s).

TransferInstruction <TrfInstr> contains the following **TransferInstruction1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		516
	Code *<Cd>*	[1..1]	Text		517
	Proprietary *<Prtry>*	[0..1]	Text		517
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		517
	StartDate *<StartDt>*	[0..1]	Date		517
	Description *<Desc>*	[0..1]	Text		517

7.4.5.2.2.8.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see <u>"YesNoIndicator" on page 728</u>):

- *Meaning When True:* Yes

- *Meaning When False:* No

7.4.5.2.2.8.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: <u>"Max35Text" on page 731</u>

7.4.5.2.2.8.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: <u>"Max256Text" on page 730</u>

7.4.5.2.2.8.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: <u>"ISODateTime" on page 725</u>

7.4.5.2.2.8.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: <u>"ISODate" on page 725</u>

7.4.5.2.2.8.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: <u>"Max350Text" on page 730</u>

7.4.5.2.2.9 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

7.4.5.2.2.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

7.4.5.2.2.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see
"BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

7.4.5.2.2.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

7.4.5.2.2.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

7.4.5.2.2.14 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

7.4.5.2.2.15 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C13 "IdentificationOrProxyPresenceRule", C11 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

  ```
  Following Must be True
      /Identification Must be present
   Or    /Proxy Must be present
  ```

7.4.5.2.2.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

7.4.5.2.2.17 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 648 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		648
	InstructionInformation *<InstrInf>*	[0..1]	Text		649

7.4.5.2.2.18 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 638 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		639
Or}	Proprietary *<Prtry>*	[1..1]	Text		639

7.4.5.2.2.19 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 662 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		662
	Authority *<Authrty>*	[0..1]			662
	Name *<Nm>*	[0..1]	Text		663
	Country *<Ctry>*	[0..1]	CodeSet	C18	663
	Details *<Dtls>*	[0..*]			663
	Type *<Tp>*	[0..1]	Text		663
	Date *<Dt>*	[0..1]	Date		664
	Country *<Ctry>*	[0..1]	CodeSet	C18	664
	Code *<Cd>*	[0..1]	Text		664
	Amount *<Amt>*	[0..1]	Amount	C2, C20	664
	Information *<Inf>*	[0..*]	Text		664

7.4.5.2.2.20 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax **<Tax>** contains the following **TaxData1** elements

Or	MessageElement**<*XML Tag*>**	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]	±		528
	Debtor *<Dbtr>*	[0..1]	±		528
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		528
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		529
	ReferenceNumber *<RefNb>*	[0..1]	Text		529
	Method *<Mtd>*	[0..1]	Text		529
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	529
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	530
	Date *<Dt>*	[0..1]	Date		530
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		530
	Record *<Rcrd>*	[0..*]			530
	Type *<Tp>*	[0..1]	Text		531
	Category *<Ctgy>*	[0..1]	Text		531
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		531
	DebtorStatus *<DbtrSts>*	[0..1]	Text		532
	CertificateIdentification *<CertId>*	[0..1]	Text		532
	FormsCode *<FrmsCd>*	[0..1]	Text		532
	Period *<Prd>*	[0..1]			532
	Year *<Yr>*	[0..1]	Year		532
	Type *<Tp>*	[0..1]	CodeSet		532
	FromToDate *<FrToDt>*	[0..1]	±		533
	TaxAmount *<TaxAmt>*	[0..1]			534
	Rate *<Rate>*	[0..1]	Rate		534
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	534
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	534
	Details *<Dtls>*	[0..*]			535
	Period *<Prd>*	[0..1]			535
	Year *<Yr>*	[0..1]	Year		535
	Type *<Tp>*	[0..1]	CodeSet		536
	FromToDate *<FrToDt>*	[0..1]	±		536
	Amount *<Amt>*	[1..1]	Amount	C2, C8	537

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		537

7.4.5.2.2.20.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see <u>"TaxParty1" on page 707</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		707
	TaxType *<TaxTp>*	[0..1]	Text		707

7.4.5.2.2.20.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see <u>"TaxParty2" on page 707</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

7.4.5.2.2.20.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		707
	RegistrationIdentification <RegnId>	[0..1]	Text		708
	TaxType <TaxTp>	[0..1]	Text		708
	Authorisation <Authstn>	[0..1]			708
	Title <Titl>	[0..1]	Text		708
	Name <Nm>	[0..1]	Text		708

7.4.5.2.2.20.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 731

7.4.5.2.2.20.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 729

7.4.5.2.2.20.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 731

7.4.5.2.2.20.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

7.4.5.2.2.20.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

7.4.5.2.2.20.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 725

7.4.5.2.2.20.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 728

7.4.5.2.2.20.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		531
	Category *<Ctgy>*	[0..1]	Text		531
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		531
	DebtorStatus *<DbtrSts>*	[0..1]	Text		532
	CertificateIdentification *<CertId>*	[0..1]	Text		532
	FormsCode *<FrmsCd>*	[0..1]	Text		532
	Period *<Prd>*	[0..1]			532
	Year *<Yr>*	[0..1]	Year		532
	Type *<Tp>*	[0..1]	CodeSet		532
	FromToDate *<FrToDt>*	[0..1]	±		533
	TaxAmount *<TaxAmt>*	[0..1]			534
	Rate *<Rate>*	[0..1]	Rate		534
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	534
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	534
	Details *<Dtls>*	[0..*]			535
	Period *<Prd>*	[0..1]			535
	Year *<Yr>*	[0..1]	Year		535
	Type *<Tp>*	[0..1]	CodeSet		536
	FromToDate *<FrToDt>*	[0..1]	±		536
	Amount *<Amt>*	[1..1]	Amount	C2, C8	537
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		537

7.4.5.2.2.20.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 731

7.4.5.2.2.20.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 731

7.4.5.2.2.20.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 731

7.4.5.2.2.20.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 731

7.4.5.2.2.20.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 731

7.4.5.2.2.20.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 731

7.4.5.2.2.20.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		532
	Type *<Tp>*	[0..1]	CodeSet		532
	FromToDate *<FrToDt>*	[0..1]	±		533

7.4.5.2.2.20.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

7.4.5.2.2.20.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 724

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

7.4.5.2.2.20.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		626
	ToDate <ToDt>	[1..1]	Date		626

7.4.5.2.2.20.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[0..1]	Rate		534
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	534
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	534
	Details <*Dtls*>	[0..*]			535
	Period <*Prd*>	[0..1]			535
	Year <*Yr*>	[0..1]	Year		535
	Type <*Tp*>	[0..1]	CodeSet		536
	FromToDate <*FrToDt*>	[0..1]	±		536
	Amount <*Amt*>	[1..1]	Amount	C2, C8	537

7.4.5.2.2.20.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 728

7.4.5.2.2.20.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

7.4.5.2.2.20.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

7.4.5.2.2.20.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]			535
	Year *<Yr>*	[0..1]	Year		535
	Type *<Tp>*	[0..1]	CodeSet		536
	FromToDate *<FrToDt>*	[0..1]	±		536
	Amount *<Amt>*	[1..1]	Amount	C2, C8	537

7.4.5.2.2.20.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		535
	Type *<Tp>*	[0..1]	CodeSet		536
	FromToDate *<FrToDt>*	[0..1]	±		536

7.4.5.2.2.20.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

7.4.5.2.2.20.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 724

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

7.4.5.2.2.20.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		626
	ToDate *<ToDt>*	[1..1]	Date		626

7.4.5.2.2.20.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

7.4.5.2.2.20.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 729

7.4.5.2.2.21 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation9** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <*RmtId*>	[0..1]	Text		538
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		538
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		538
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			539
	Name <*Nm*>	[1..1]	Text		539
	Address <*Adr*>	[1..1]	±		539

7.4.5.2.2.21.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 731

7.4.5.2.2.21.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 722

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

7.4.5.2.2.21.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 730

7.4.5.2.2.21.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		539
	Address *<Adr>*	[1..1]	±		539

7.4.5.2.2.21.4.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that party.

Datatype: "Max140Text" on page 729

7.4.5.2.2.21.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			658
{Or	Code <Cd>	[1..1]	CodeSet		659
Or}	Proprietary <Prtry>	[1..1]	±		659
	CareOf <CareOf>	[0..1]	Text		659
	Department <Dept>	[0..1]	Text		659
	SubDepartment <SubDept>	[0..1]	Text		660
	StreetName <StrtNm>	[0..1]	Text		660
	BuildingNumber <BldgNb>	[0..1]	Text		660
	BuildingName <BldgNm>	[0..1]	Text		660
	Floor <Flr>	[0..1]	Text		660
	UnitNumber <UnitNb>	[0..1]	Text		660
	PostBox <PstBx>	[0..1]	Text		660
	Room <Room>	[0..1]	Text		660
	PostCode <PstCd>	[0..1]	Text		661
	TownName <TwnNm>	[0..1]	Text		661
	TownLocationName <TwnLctnNm>	[0..1]	Text		661
	DistrictName <DstrctNm>	[0..1]	Text		661
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		661
	Country <Ctry>	[0..1]	CodeSet	C18	661
	AddressLine <AdrLine>	[0..7]	Text		661

7.4.5.2.2.22 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		665
	Structured <Strd>	[0..*]	±		665

7.4.5.3 BalanceTransferFundingLimit <BalTrfFndgLmt>

Presence: [0..1]

Definition: Maximum value that the new account servicer will pay to the old account servicer when the closing balance on the old account is negative.

BalanceTransferFundingLimit <BalTrfFndgLmt> contains the following **BalanceTransferFundingLimit1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CurrencyAmount <*CcyAmt*>	[1..1]	Amount	C1, C7	541

7.4.5.3.1 CurrencyAmount <CcyAmt>

Presence: [1..1]

Definition: Maximum value and related currency that can be sent by the new account servicer to the old account servicer in case of a negative closing balance.

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

7.4.6   SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C18 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 638 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		638
	Envelope <*Envlp*>	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

   This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

8 acmt.033.001.02 AccountSwitchNotifyAccountSwitchCompleteV02

8.1 MessageDefinition Functionality

The AccountSwitchNotifyAccountSwitchComplete message is sent by the new account servicer to a central account switch servicer to signal that it has completed the account switch.

Outline

The AccountSwitchNotifyAccountSwitchCompleteV02 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the account switch.

Usage: This element is used to communicate confirmation of the account switch.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

8.2 Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwtchNtfyAcctSwtchCmplt>	[1..1]			
	MessageIdentification *<MsgId>*	[1..1]	±		544
	AccountSwitchDetails *<AcctSwtchDtls>*	[1..1]			545
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		545
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		545
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		545
	SwitchDate *<SwtchDt>*	[0..1]	Date		545
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		546
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		546
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		547
	Response *<Rspn>*	[0..*]	±		547
	SupplementaryData *<SplmtryData>*	[0..*]	±	C1	548

8.3 Constraints

C1   SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

8.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

8.4.1   MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

8.4.2   AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the account switch.

Usage: This element is used to communicate confirmation of the account switch.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <*UnqRefNb*>	[1..1]	Text		545
	RoutingUniqueReferenceNumber <*RtgUnqRefNb*>	[1..1]	Text		545
	SwitchReceivedDateTime <*SwtchRcvdDtTm*>	[0..1]	DateTime		545
	SwitchDate <*SwtchDt*>	[0..1]	Date		545
	SwitchType <*SwtchTp*>	[1..1]	CodeSet		546
	SwitchStatus <*SwtchSts*>	[0..1]	CodeSet		546
	BalanceTransferWindow <*BalTrfWndw*>	[0..1]	CodeSet		547
	Response <*Rspn*>	[0..*]	±		547

8.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

8.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

8.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

8.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

8.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

8.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection.

CodeName	Name	Definition
		Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

8.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

8.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see <u>"ResponseDetails1" on page 706</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ResponseCode *<RspnCd>*	[1..1]	Text		706
	AdditionalDetails *<AddtlDtls>*	[0..1]	Text		706

8.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: <u>C1 "SupplementaryDataRule"</u>

SupplementaryData <SplmtryData> contains the following elements (see <u>"SupplementaryData1" on page 638</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		638
	Envelope *<Envlp>*	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

9   acmt.034.001.05 AccountSwitchRequestPaymentV05

9.1   MessageDefinition Functionality

The AccountSwitchRequestPayment message is sent by the old account servicer to the new account servicer after the completion of the account switch to request the transfer of funds for a payment that the previous account servicer has had to make from the old account (for example: the settlement of a card transaction that was authorised offline).

Outline

The AccountSwitchRequestPaymentV05 MessageDefinition is composed of 5 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch and a response code to the original payment request.

C. OldAccount

Account held at the old account servicer being switched to the new account servicer.

D. CreditInstruction

Specific information relating to a request for payment, including details that enable the receiving account servicer to reconcile the payment to be received with the original payment request.

E. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

9.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwtchReqPmt>	[1..1]			
	MessageIdentification <*MsgId*>	[1..1]	±		555
	AccountSwitchDetails <*AcctSwtchDtls*>	[1..1]			555
	UniqueReferenceNumber <*UnqRefNb*>	[1..1]	Text		556
	RoutingUniqueReferenceNumber <*RtgUnqRefNb*>	[1..1]	Text		556
	SwitchReceivedDateTime <*SwtchRcvdDtTm*>	[0..1]	DateTime		556
	SwitchDate <*SwtchDt*>	[0..1]	Date		556
	SwitchType <*SwtchTp*>	[1..1]	CodeSet		556
	SwitchStatus <*SwtchSts*>	[0..1]	CodeSet		557
	BalanceTransferWindow <*BalTrfWndw*>	[0..1]	CodeSet		558
	Response <*Rspn*>	[0..*]	±		558
	OldAccount <*OdAcct*>	[1..1]		C12, C10	559
	Identification <*Id*>	[0..1]	±		559
	Type <*Tp*>	[0..1]	±		559
	Currency <*Ccy*>	[0..1]	CodeSet	C2	560
	Name <*Nm*>	[0..1]	Text		560
	Proxy <*Prxy*>	[0..1]	±		560
	Owner <*Ownr*>	[0..1]	±		561
	Servicer <*Svcr*>	[0..1]	±		562
	CreditInstruction <*CdtInstr*>	[1..1]		C14, C15, C16, C19, C20	562
	PaymentIdentification <*PmtId*>	[1..1]	±		566
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		566
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		567
	Amount <*Amt*>	[1..1]	Amount	C1, C7	567
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		568
	ChequeInstruction <*ChqInstr*>	[0..1]		C5	568
	ChequeType <*ChqTp*>	[0..1]	CodeSet		569

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ChequeNumber <*ChqNb*>	[0..1]	Text		570
	ChequeFrom <*ChqFr*>	[0..1]			570
	Name <*Nm*>	[1..1]	Text		570
	Address <*Adr*>	[1..1]	±		571
	DeliveryMethod <*DlvryMtd*>	[0..1]			571
{Or	**Code** <*Cd*>	[1..1]	CodeSet		572
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		572
	DeliverTo <*DlvrTo*>	[0..1]			572
	Name <*Nm*>	[1..1]	Text		573
	Address <*Adr*>	[1..1]	±		573
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		573
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		574
	FormsCode <*FrmsCd*>	[0..1]	Text		574
	MemoField <*MemoFld*>	[0..2]	Text		574
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		574
	PrintLocation <*PrtLctn*>	[0..1]	Text		574
	Signature <*Sgntr*>	[0..5]	Text		574
	Frequency <*Frqcy*>	[0..1]			574
	Sequence <*Seq*>	[0..1]	Text		575
	StartDate <*StartDt*>	[1..1]	Date		575
	EndPointChoice <*EndPtChc*>	[1..1]			575
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		575
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		575
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		576
	NonWorkingDayAdjustment <*NonWorkgDayAdjstmnt*>	[0..1]	CodeSet		576
	TransferInstruction <*TrfInstr*>	[0..1]			576
	TransferIndicator <*TrfInd*>	[0..1]	Indicator		576
	Code <*Cd*>	[1..1]	Text		577
	Proprietary <*Prtry*>	[0..1]	Text		577
	StartDateTime <*StartDtTm*>	[0..1]	DateTime		577
	StartDate <*StartDt*>	[0..1]	Date		577

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Description <*Desc*>	[0..1]	Text		577
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		577
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		578
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		579
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		580
	CreditorAgent <*CdtrAgt*>	[1..1]	±		581
	Creditor <*Cdtr*>	[0..1]	±		582
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C13, C11	583
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		583
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		584
	Purpose <*Purp*>	[0..1]	±		585
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		585
	Tax <*Tax*>	[0..1]			586
	Creditor <*Cdtr*>	[0..1]	±		588
	Debtor <*Dbtr*>	[0..1]	±		588
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		588
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		589
	ReferenceNumber <*RefNb*>	[0..1]	Text		589
	Method <*Mtd*>	[0..1]	Text		589
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	589
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	590
	Date <*Dt*>	[0..1]	Date		590
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		590
	Record <*Rcrd*>	[0..*]			590
	Type <*Tp*>	[0..1]	Text		591
	Category <*Ctgy*>	[0..1]	Text		591
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		591
	DebtorStatus <*DbtrSts*>	[0..1]	Text		592
	CertificateIdentification <*CertId*>	[0..1]	Text		592
	FormsCode <*FrmsCd*>	[0..1]	Text		592
	Period <*Prd*>	[0..1]			592

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Year		592
	Type <*Tp*>	[0..1]	CodeSet		592
	FromToDate <*FrToDt*>	[0..1]	±		593
	TaxAmount <*TaxAmt*>	[0..1]			594
	Rate <*Rate*>	[0..1]	Rate		594
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	594
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	594
	Details <*Dtls*>	[0..*]			595
	Period <*Prd*>	[0..1]			595
	Year <*Yr*>	[0..1]	Year		595
	Type <*Tp*>	[0..1]	CodeSet		596
	FromToDate <*FrToDt*>	[0..1]	±		596
	Amount <*Amt*>	[1..1]	Amount	C2, C8	597
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		597
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			597
	RemittanceIdentification <*RmtId*>	[0..1]	Text		598
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		598
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		599
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			599
	Name <*Nm*>	[1..1]	Text		599
	Address <*Adr*>	[1..1]	±		599
	RemittanceInformation <*RmtInf*>	[0..1]	±		600
	SupplementaryData <*SplmtryData*>	[0..*]	±	C18	601

9.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3   AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4   BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5   ChequeMaturityDateRule

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

C6   Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C7   CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C8   CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C9   IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C10   IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C11   IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C12   IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C13   IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C14   InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

C15   IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C16   IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17   RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C18   SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

C19   UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C20   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

9.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

9.4.1   MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

9.4.2   AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch and a response code to the original payment request.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		556
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		556
	SwitchReceivedDateTime <SwtchRcvdDtTm>	[0..1]	DateTime		556
	SwitchDate <SwtchDt>	[0..1]	Date		556
	SwitchType <SwtchTp>	[1..1]	CodeSet		556
	SwitchStatus <SwtchSts>	[0..1]	CodeSet		557
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		558
	Response <Rspn>	[0..*]	±		558

9.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

9.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

9.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

9.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

9.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

9.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period.

CodeName	Name	Definition
		Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

9.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

9.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 706 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ResponseCode *<RspnCd>*	[1..1]	Text		706
	AdditionalDetails *<AddtlDtls>*	[0..1]	Text		706

9.4.3   OldAccount <OdAcct>

Presence: [1..1]

Definition: Account held at the old account servicer being switched to the new account servicer.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

OldAccount <OdAcct> contains the following **CashAccount43** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		559
	Type <*Tp*>	[0..1]	±		559
	Currency <*Ccy*>	[0..1]	CodeSet	C2	560
	Name <*Nm*>	[0..1]	Text		560
	Proxy <*Prxy*>	[0..1]	±		560
	Owner <*Ownr*>	[0..1]	±		561
	Servicer <*Svcr*>	[0..1]	±		562

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or proxy must be present.

```
Following Must be True
     /Identification Must be present
  Or    /Proxy Must be present
```

9.4.3.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 624 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet	C21	624
Or}	Other <*Othr*>	[1..1]	±		625

9.4.3.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		620
Or}	Proprietary *<Prtry>*	[1..1]	Text		620

9.4.3.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 710

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

9.4.3.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 732

9.4.3.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			623
{Or	Code *<Cd>*	[1..1]	CodeSet		624
Or}	Proprietary *<Prtry>*	[1..1]	Text		624
	Identification *<Id>*	[1..1]	Text		624

9.4.3.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

9.4.3.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

9.4.4   CreditInstruction <CdtInstr>

Presence: [1..1]

Definition: Specific information relating to a request for payment, including details that enable the receiving account servicer to reconcile the payment to be received with the original payment request.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C19 "UltimateCreditorGuideline", C20 "UltimateDebtorGuideline"

CreditInstruction <CdtInstr> contains the following **CreditTransferTransaction59** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±		566
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		566
	TaxRateMarker <*TaxRateMrkr*>	[0..1]	CodeSet		567
	Amount <*Amt*>	[1..1]	Amount	C1, C7	567
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		568
	ChequeInstruction <*ChqInstr*>	[0..1]		C5	568
	ChequeType <*ChqTp*>	[0..1]	CodeSet		569
	ChequeNumber <*ChqNb*>	[0..1]	Text		570
	ChequeFrom <*ChqFr*>	[0..1]			570
	Name <*Nm*>	[1..1]	Text		570
	Address <*Adr*>	[1..1]	±		571
	DeliveryMethod <*DlvryMtd*>	[0..1]			571
{Or	**Code** <*Cd*>	[1..1]	CodeSet		572
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		572
	DeliverTo <*DlvrTo*>	[0..1]			572
	Name <*Nm*>	[1..1]	Text		573
	Address <*Adr*>	[1..1]	±		573
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		573
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		574
	FormsCode <*FrmsCd*>	[0..1]	Text		574
	MemoField <*MemoFld*>	[0..2]	Text		574
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		574
	PrintLocation <*PrtLctn*>	[0..1]	Text		574
	Signature <*Sgntr*>	[0..5]	Text		574
	Frequency <*Frqcy*>	[0..1]			574
	Sequence <*Seq*>	[0..1]	Text		575
	StartDate <*StartDt*>	[1..1]	Date		575
	EndPointChoice <*EndPtChc*>	[1..1]			575
{Or	**NumberOfPayments** <*NbOfPmts*>	[0..1]	Text		575
Or}	**LastPaymentDate** <*LastPmtDt*>	[0..1]	Date		575
	RequestedFrequencyPattern <*ReqdFrqcyPttrn*>	[0..1]	±		576

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NonWorkingDayAdjustment *<NonWorkgDayAdjstmnt>*	[0..1]	CodeSet		576
	TransferInstruction *<TrfInstr>*	[0..1]			576
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		576
	Code *<Cd>*	[1..1]	Text		577
	Proprietary *<Prtry>*	[0..1]	Text		577
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		577
	StartDate *<StartDt>*	[0..1]	Date		577
	Description *<Desc>*	[0..1]	Text		577
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		577
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		578
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		579
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		580
	CreditorAgent *<CdtrAgt>*	[1..1]	±		581
	Creditor *<Cdtr>*	[0..1]	±		582
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C13, C11	583
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		583
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		584
	Purpose *<Purp>*	[0..1]	±		585
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		585
	Tax *<Tax>*	[0..1]			586
	Creditor *<Cdtr>*	[0..1]	±		588
	Debtor *<Dbtr>*	[0..1]	±		588
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		588
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		589
	ReferenceNumber *<RefNb>*	[0..1]	Text		589
	Method *<Mtd>*	[0..1]	Text		589
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	589
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	590
	Date *<Dt>*	[0..1]	Date		590
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		590
	Record *<Rcrd>*	[0..*]			590

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		591
	Category <*Ctgy*>	[0..1]	Text		591
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		591
	DebtorStatus <*DbtrSts*>	[0..1]	Text		592
	CertificateIdentification <*CertId*>	[0..1]	Text		592
	FormsCode <*FrmsCd*>	[0..1]	Text		592
	Period <*Prd*>	[0..1]			592
	Year <*Yr*>	[0..1]	Year		592
	Type <*Tp*>	[0..1]	CodeSet		592
	FromToDate <*FrToDt*>	[0..1]	±		593
	TaxAmount <*TaxAmt*>	[0..1]			594
	Rate <*Rate*>	[0..1]	Rate		594
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	594
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	594
	Details <*Dtls*>	[0..*]			595
	Period <*Prd*>	[0..1]			595
	Year <*Yr*>	[0..1]	Year		595
	Type <*Tp*>	[0..1]	CodeSet		596
	FromToDate <*FrToDt*>	[0..1]	±		596
	Amount <*Amt*>	[1..1]	Amount	C2, C8	597
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		597
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			597
	RemittanceIdentification <*RmtId*>	[0..1]	Text		598
	RemittanceLocationMethod <*RmtLctnMtd*>	[0..1]	CodeSet		598
	RemittanceLocationElectronicAddress <*RmtLctnElctrncAdr*>	[0..1]	Text		599
	RemittanceLocationPostalAddress <*RmtLctnPstlAdr*>	[0..1]			599
	Name <*Nm*>	[1..1]	Text		599
	Address <*Adr*>	[1..1]	±		599
	RemittanceInformation <*RmtInf*>	[0..1]	±		600

Constraints

- **InstructionForCreditorAgentRule**

  If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

  ```
  On Condition
      /CreditorAccount is present
   And    /InstructionForCreditorAgent[1] is present
  Following Must be True
      /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>
  PartialInstruction3Code
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

9.4.4.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 634 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		634
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		634
	UETR <*UETR*>	[0..1]	IdentifierSet		634

9.4.4.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 649 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		649
	ServiceLevel <*SvcLvl*>	[0..*]			649
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	LocalInstrument <*LclInstrm*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	CategoryPurpose <*CtgyPurp*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		651
Or}	Proprietary <*Prtry*>	[1..1]	Text		651

9.4.4.3 TaxRateMarker <TaxRateMrkr>

Presence: [0..1]

Definition: Specifies the rate of tax levied.

Datatype: "TaxRateMarker1Code" on page 724

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

9.4.4.4 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

• **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

9.4.4.5 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 711

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

9.4.4.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C5 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following **Cheque19** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ChequeType <*ChqTp*>	[0..1]	CodeSet		569
	ChequeNumber <*ChqNb*>	[0..1]	Text		570
	ChequeFrom <*ChqFr*>	[0..1]			570
	Name <*Nm*>	[1..1]	Text		570
	Address <*Adr*>	[1..1]	±		571
	DeliveryMethod <*DlvryMtd*>	[0..1]			571
{Or	**Code** <*Cd*>	[1..1]	CodeSet		572
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		572
	DeliverTo <*DlvrTo*>	[0..1]			572
	Name <*Nm*>	[1..1]	Text		573
	Address <*Adr*>	[1..1]	±		573
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		573
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		574
	FormsCode <*FrmsCd*>	[0..1]	Text		574
	MemoField <*MemoFld*>	[0..2]	Text		574
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		574
	PrintLocation <*PrtLctn*>	[0..1]	Text		574
	Signature <*Sgntr*>	[0..5]	Text		574

Constraints

- **ChequeMaturityDateRule**

  If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

  ```
  On Condition
      /ChequeMaturityDate is present
  Following Must be True
      /ChequeType Must be present
   And    /ChequeType Must be within DataType <<Code>> ChequeType3Code
  ```

9.4.4.6.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 712

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

CodeName	Name	Definition
		account when the cheque is cashed. Synonym is 'corporate cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued.These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

9.4.4.6.2 ChequeNumber <ChqNb>

Presence: [0..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

Datatype: "Max35Text" on page 731

9.4.4.6.3 ChequeFrom <ChqFr>

Presence: [0..1]

Definition: Identifies the party that ordered the issuance of the cheque.

ChequeFrom <ChqFr> contains the following **NameAndAddress18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		570
	Address <Adr>	[1..1]	±		571

9.4.4.6.3.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that party.

Datatype: "Max140Text" on page 729

9.4.4.6.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see <u>"PostalAddress27" on page 658</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

9.4.4.6.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

DeliveryMethod <DlvryMtd> contains one of the following **ChequeDeliveryMethod1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		572
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		572

9.4.4.6.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

Datatype: "ChequeDelivery1Code" on page 712

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

9.4.4.6.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent.

Datatype: "Max35Text" on page 731

9.4.4.6.5 DeliverTo <DlvrTo>

Presence: [0..1]

Definition: Party to whom the debtor's agent needs to send the cheque.

DeliverTo <DlvrTo> contains the following **NameAndAddress18** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		573
	Address <*Adr*>	[1..1]	±		573

9.4.4.6.5.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that party.

Datatype: "Max140Text" on page 729

9.4.4.6.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

9.4.4.6.6 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.

Datatype: "Priority2Code" on page 721

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

9.4.4.6.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

Definition: Date when the draft becomes payable and the debtor's account is debited.

Datatype: "ISODate" on page 725

9.4.4.6.8 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.

Datatype: "Max35Text" on page 731

9.4.4.6.9 MemoField <MemoFld>

Presence: [0..2]

Definition: Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.

Datatype: "Max35Text" on page 731

9.4.4.6.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

Definition: Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.

Datatype: "Max35Text" on page 731

9.4.4.6.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 731

9.4.4.6.12 Signature <Sgntr>

Presence: [0..5]

Definition: Signature to be used by the cheque servicer on a specific cheque to be printed.

Datatype: "Max70Text" on page 732

9.4.4.7 Frequency <Frqcy>

Presence: [0..1]

Definition: The schedule for a credit payment arrangement.

Frequency <Frqcy> contains the following **Frequency1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Sequence <Seq>	[0..1]	Text		575
	StartDate <StartDt>	[1..1]	Date		575
	EndPointChoice <EndPtChc>	[1..1]			575
{Or	**NumberOfPayments** <NbOfPmts>	[0..1]	Text		575
Or}	**LastPaymentDate** <LastPmtDt>	[0..1]	Date		575
	RequestedFrequencyPattern <ReqdFrqcyPttrn>	[0..1]	±		576
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		576

9.4.4.7.1 Sequence <Seq>

Presence: [0..1]

Definition: Technical identifier of a Credit Transfer as part of a series of Credit Transfers within a single Payment Instruction. Assists the transfer of complex variable future payment schedules, associated with a single act of customer consent, within a single Payment Instruction.

Datatype: "Max3NumericText" on page 731

9.4.4.7.2 StartDate <StartDt>

Presence: [1..1]

Definition: The date of the first payment to be made for this payment schedule.

Datatype: "ISODate" on page 725

9.4.4.7.3 EndPointChoice <EndPtChc>

Presence: [1..1]

Definition: Information about when the payment arrangement will end.

EndPointChoice <EndPtChc> contains one of the following **EndPoint1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	**NumberOfPayments** <NbOfPmts>	[0..1]	Text		575
Or}	**LastPaymentDate** <LastPmtDt>	[0..1]	Date		575

9.4.4.7.3.1 NumberOfPayments <NbOfPmts>

Presence: [0..1]

Definition: Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date.

Datatype: "Max35Text" on page 731

9.4.4.7.3.2 LastPaymentDate <LastPmtDt>

Presence: [0..1]

Definition: Final payment of the standing order due.

Datatype: "ISODate" on page 725

9.4.4.7.4 RequestedFrequencyPattern <ReqdFrqcyPttrn>

Presence: [0..1]

Definition: Payment schedule frequency pattern which indicates how frequently a payment is made.

RequestedFrequencyPattern <ReqdFrqcyPttrn> contains one of the following elements (see "Frequency37Choice" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		633
Or}	Proprietary *<Prtry>*	[1..1]	Text		633

9.4.4.7.5 NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>

Presence: [0..1]

Definition: Adjustment indicator for a non-working day to enable payment to be made on the next working day.

Datatype: "BusinessDayConvention1Code" on page 711

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

9.4.4.8 TransferInstruction <TrfInstr>

Presence: [0..1]

Definition: Provides further information about the status of transferred scheduled payment(s).

TransferInstruction <TrfInstr> contains the following **TransferInstruction1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TransferIndicator *<TrfInd>*	[0..1]	Indicator		576
	Code *<Cd>*	[1..1]	Text		577
	Proprietary *<Prtry>*	[0..1]	Text		577
	StartDateTime *<StartDtTm>*	[0..1]	DateTime		577
	StartDate *<StartDt>*	[0..1]	Date		577
	Description *<Desc>*	[0..1]	Text		577

9.4.4.8.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see <u>"YesNoIndicator" on page 728</u>):

- *Meaning When True:* Yes

- *Meaning When False:* No

9.4.4.8.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: <u>"Max35Text" on page 731</u>

9.4.4.8.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: <u>"Max256Text" on page 730</u>

9.4.4.8.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: <u>"ISODateTime" on page 725</u>

9.4.4.8.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: <u>"ISODate" on page 725</u>

9.4.4.8.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: <u>"Max350Text" on page 730</u>

9.4.4.9 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		640
	PostalAddress *<PstlAdr>*	[0..1]	±		641
	Identification *<Id>*	[0..1]			641
{Or	OrganisationIdentification *<OrgId>*	[1..1]			642
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C3	643
	LEI *<LEI>*	[0..1]	IdentifierSet		643
	Other *<Othr>*	[0..*]			643
	Identification *<Id>*	[1..1]	Text		644
	SchemeName *<SchmeNm>*	[0..1]			644
{Or	Code *<Cd>*	[1..1]	CodeSet		644
Or}	Proprietary *<Prtry>*	[1..1]	Text		644
	Issuer *<Issr>*	[0..1]	Text		644
Or}	PrivateIdentification *<PrvtId>*	[1..1]			644
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			645
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646
	Other *<Othr>*	[0..*]			646
	Identification *<Id>*	[1..1]	Text		646
	SchemeName *<SchmeNm>*	[0..1]			646
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647
	Issuer *<Issr>*	[0..1]	Text		647
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C18	647
	ContactDetails *<CtctDtls>*	[0..1]	±		647

9.4.4.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

9.4.4.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			628
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629
	BranchIdentification <*BrnchId*>	[0..1]			630
	Identification <*Id*>	[0..1]	Text		630
	LEI <*LEI*>	[0..1]	IdentifierSet		630
	Name <*Nm*>	[0..1]	Text		630
	PostalAddress <*PstlAdr*>	[0..1]	±		631

9.4.4.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

9.4.4.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 627 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			628
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		628
	LEI <LEI>	[0..1]	IdentifierSet		628
	Name <Nm>	[0..1]	Text		629
	PostalAddress <PstlAdr>	[0..1]	±		629
	Other <Othr>	[0..1]	±		629
	BranchIdentification <BrnchId>	[0..1]			630
	Identification <Id>	[0..1]	Text		630
	LEI <LEI>	[0..1]	IdentifierSet		630
	Name <Nm>	[0..1]	Text		630
	PostalAddress <PstlAdr>	[0..1]	±		631

9.4.4.14 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		640
	PostalAddress <*PstlAdr*>	[0..1]	±		641
	Identification <*Id*>	[0..1]			641
{Or	OrganisationIdentification <*OrgId*>	[1..1]			642
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C3	643
	LEI <*LEI*>	[0..1]	IdentifierSet		643
	Other <*Othr*>	[0..*]			643
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644
Or}	PrivateIdentification <*PrvtId*>	[1..1]			644
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			645
	BirthDate <*BirthDt*>	[1..1]	Date		645
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		645
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		646
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C18	646
	Other <*Othr*>	[0..*]			646
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C18	647
	ContactDetails <*CtctDtls*>	[0..1]	±		647

9.4.4.15 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C13 "IdentificationOrProxyPresenceRule", C11 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 620 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
    /Identification Must be present
 Or    /Proxy Must be present
```

9.4.4.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

9.4.4.17 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 648 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		648
	InstructionInformation <InstrInf>	[0..1]	Text		649

9.4.4.18 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 638 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		639
Or}	Proprietary <Prtry>	[1..1]	Text		639

9.4.4.19 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 662 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		662
	Authority <Authrty>	[0..1]			662
	Name <Nm>	[0..1]	Text		663
	Country <Ctry>	[0..1]	CodeSet	C18	663
	Details <Dtls>	[0..*]			663
	Type <Tp>	[0..1]	Text		663
	Date <Dt>	[0..1]	Date		664
	Country <Ctry>	[0..1]	CodeSet	C18	664
	Code <Cd>	[0..1]	Text		664
	Amount <Amt>	[0..1]	Amount	C2, C20	664
	Information <Inf>	[0..*]	Text		664

9.4.4.20 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		588
	Debtor <*Dbtr*>	[0..1]	±		588
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		588
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		589
	ReferenceNumber <*RefNb*>	[0..1]	Text		589
	Method <*Mtd*>	[0..1]	Text		589
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C8	589
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C8	590
	Date <*Dt*>	[0..1]	Date		590
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		590
	Record <*Rcrd*>	[0..*]			590
	Type <*Tp*>	[0..1]	Text		591
	Category <*Ctgy*>	[0..1]	Text		591
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		591
	DebtorStatus <*DbtrSts*>	[0..1]	Text		592
	CertificateIdentification <*CertId*>	[0..1]	Text		592
	FormsCode <*FrmsCd*>	[0..1]	Text		592
	Period <*Prd*>	[0..1]			592
	Year <*Yr*>	[0..1]	Year		592
	Type <*Tp*>	[0..1]	CodeSet		592
	FromToDate <*FrToDt*>	[0..1]	±		593
	TaxAmount <*TaxAmt*>	[0..1]			594
	Rate <*Rate*>	[0..1]	Rate		594
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	594
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	594
	Details <*Dtls*>	[0..*]			595
	Period <*Prd*>	[0..1]			595
	Year <*Yr*>	[0..1]	Year		595
	Type <*Tp*>	[0..1]	CodeSet		596
	FromToDate <*FrToDt*>	[0..1]	±		596
	Amount <*Amt*>	[1..1]	Amount	C2, C8	597

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		597

9.4.4.20.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see <u>"TaxParty1" on page 707</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		707
	TaxType *<TaxTp>*	[0..1]	Text		707

9.4.4.20.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see <u>"TaxParty2" on page 707</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

9.4.4.20.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		707
	RegistrationIdentification <RegnId>	[0..1]	Text		708
	TaxType <TaxTp>	[0..1]	Text		708
	Authorisation <Authstn>	[0..1]			708
	Title <Titl>	[0..1]	Text		708
	Name <Nm>	[0..1]	Text		708

9.4.4.20.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 731

9.4.4.20.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 729

9.4.4.20.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 731

9.4.4.20.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

9.4.4.20.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

9.4.4.20.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 725

9.4.4.20.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 728

9.4.4.20.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		591
	Category *<Ctgy>*	[0..1]	Text		591
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		591
	DebtorStatus *<DbtrSts>*	[0..1]	Text		592
	CertificateIdentification *<CertId>*	[0..1]	Text		592
	FormsCode *<FrmsCd>*	[0..1]	Text		592
	Period *<Prd>*	[0..1]			592
	Year *<Yr>*	[0..1]	Year		592
	Type *<Tp>*	[0..1]	CodeSet		592
	FromToDate *<FrToDt>*	[0..1]	±		593
	TaxAmount *<TaxAmt>*	[0..1]			594
	Rate *<Rate>*	[0..1]	Rate		594
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C8	594
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C8	594
	Details *<Dtls>*	[0..*]			595
	Period *<Prd>*	[0..1]			595
	Year *<Yr>*	[0..1]	Year		595
	Type *<Tp>*	[0..1]	CodeSet		596
	FromToDate *<FrToDt>*	[0..1]	±		596
	Amount *<Amt>*	[1..1]	Amount	C2, C8	597
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		597

9.4.4.20.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 731

9.4.4.20.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 731

9.4.4.20.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 731

9.4.4.20.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 731

9.4.4.20.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 731

9.4.4.20.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 731

9.4.4.20.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		592
	Type *<Tp>*	[0..1]	CodeSet		592
	FromToDate *<FrToDt>*	[0..1]	±		593

9.4.4.20.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

9.4.4.20.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 724

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

9.4.4.20.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		626
	ToDate *<ToDt>*	[1..1]	Date		626

9.4.4.20.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[0..1]	Rate		594
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	594
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	594
	Details <*Dtls*>	[0..*]			595
	Period <*Prd*>	[0..1]			595
	Year <*Yr*>	[0..1]	Year		595
	Type <*Tp*>	[0..1]	CodeSet		596
	FromToDate <*FrToDt*>	[0..1]	±		596
	Amount <*Amt*>	[1..1]	Amount	C2, C8	597

9.4.4.20.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 728

9.4.4.20.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

9.4.4.20.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

9.4.4.20.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Period <*Prd*>	[0..1]			595
	Year <*Yr*>	[0..1]	Year		595
	Type <*Tp*>	[0..1]	CodeSet		596
	FromToDate <*FrToDt*>	[0..1]	±		596
	Amount <*Amt*>	[1..1]	Amount	C2, C8	597

9.4.4.20.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Year		595
	Type <*Tp*>	[0..1]	CodeSet		596
	FromToDate <*FrToDt*>	[0..1]	±		596

9.4.4.20.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

9.4.4.20.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 724

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

9.4.4.20.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		626
	ToDate *<ToDt>*	[1..1]	Date		626

9.4.4.20.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

   The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

   The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

   Note: The decimal separator is a dot.

9.4.4.20.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 729

9.4.4.21 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation9** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		598
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		598
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		599
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			599
	Name *<Nm>*	[1..1]	Text		599
	Address *<Adr>*	[1..1]	±		599

9.4.4.21.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 731

9.4.4.21.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 722

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

9.4.4.21.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 730

9.4.4.21.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		599
	Address *<Adr>*	[1..1]	±		599

9.4.4.21.4.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that party.

Datatype: "Max140Text" on page 729

9.4.4.21.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			658
{Or	Code <Cd>	[1..1]	CodeSet		659
Or}	Proprietary <Prtry>	[1..1]	±		659
	CareOf <CareOf>	[0..1]	Text		659
	Department <Dept>	[0..1]	Text		659
	SubDepartment <SubDept>	[0..1]	Text		660
	StreetName <StrtNm>	[0..1]	Text		660
	BuildingNumber <BldgNb>	[0..1]	Text		660
	BuildingName <BldgNm>	[0..1]	Text		660
	Floor <Flr>	[0..1]	Text		660
	UnitNumber <UnitNb>	[0..1]	Text		660
	PostBox <PstBx>	[0..1]	Text		660
	Room <Room>	[0..1]	Text		660
	PostCode <PstCd>	[0..1]	Text		661
	TownName <TwnNm>	[0..1]	Text		661
	TownLocationName <TwnLctnNm>	[0..1]	Text		661
	DistrictName <DstrctNm>	[0..1]	Text		661
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		661
	Country <Ctry>	[0..1]	CodeSet	C18	661
	AddressLine <AdrLine>	[0..7]	Text		661

9.4.4.22 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		665
	Structured <Strd>	[0..*]	±		665

9.4.5 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C18 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 638 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		638
	Envelope *<Envlp>*	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10 acmt.035.001.02 AccountSwitchPaymentResponseV02

10.1 MessageDefinition Functionality

The AccountSwitchPaymentResponse message is sent by the new account servicer to the old account servicer to confirm whether it will make the requested payment in a request payment message. The AccountSwitchPaymentResponse message is only used to respond to a AccountSwitchRequestPayment message.

Outline

The AccountSwitchPaymentResponseV02 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

10.2 Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwtchPmtRspn>	[1..1]			
	MessageIdentification *<MsgId>*	[1..1]	±		603
	AccountSwitchDetails *<AcctSwtchDtls>*	[1..1]			603
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		603
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		604
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		604
	SwitchDate *<SwtchDt>*	[0..1]	Date		604
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		604
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		604
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		606
	Response *<Rspn>*	[0..*]	±		606
	SupplementaryData *<SplmtryData>*	[0..*]	±	C1	606

10.3   Constraints

C1   SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

10.4.1   MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

10.4.2   AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		603
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		604
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		604
	SwitchDate *<SwtchDt>*	[0..1]	Date		604
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		604
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		604
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		606
	Response *<Rspn>*	[0..*]	±		606

10.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

10.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

10.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

10.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

10.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

10.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives

CodeName	Name	Definition
		and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.

CodeName	Name	Definition
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

10.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

10.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 706 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ResponseCode *<RspnCd>*	[1..1]	Text		706
	AdditionalDetails *<AddtlDtls>*	[0..1]	Text		706

10.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C1 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 638 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		638
	Envelope *<Envlp>*	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

11   acmt.036.001.01 AccountSwitchTerminationSwitchV01

11.1   MessageDefinition Functionality

The AccountSwitchTerminationSwitch message is sent by the new account servicer to the account switch servicer to signal that the account switch must be stopped. The AccountSwitchTerminationSwitch message is only used in exception after the new account servicer has received an AccountSwitchInformationResponse message.

Outline

The AccountSwitchTerminationSwitchV01 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch, including reasons for the termination of the account switch.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

11.2   Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwtchTermntnSwtch>	[1..1]			
	MessageIdentification <*MsgId*>	[1..1]	±		609
	AccountSwitchDetails <*AcctSwtchDtls*>	[1..1]			609
	UniqueReferenceNumber <*UnqRefNb*>	[1..1]	Text		609
	RoutingUniqueReferenceNumber <*RtgUnqRefNb*>	[1..1]	Text		610
	SwitchReceivedDateTime <*SwtchRcvdDtTm*>	[0..1]	DateTime		610
	SwitchDate <*SwtchDt*>	[0..1]	Date		610
	SwitchType <*SwtchTp*>	[1..1]	CodeSet		610
	SwitchStatus <*SwtchSts*>	[0..1]	CodeSet		610
	BalanceTransferWindow <*BalTrfWndw*>	[0..1]	CodeSet		612
	Response <*Rspn*>	[0..*]	±		612
	SupplementaryData <*SplmtryData*>	[0..*]	±	C1	612

11.3 Constraints

C1 **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

11.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

11.4.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

11.4.2 AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch, including reasons for the termination of the account switch.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		609
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		610
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		610
	SwitchDate *<SwtchDt>*	[0..1]	Date		610
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		610
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		610
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		612
	Response *<Rspn>*	[0..*]	±		612

11.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

11.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

11.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

11.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

11.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

11.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted.

CodeName	Name	Definition
		Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.

CodeName	Name	Definition
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

11.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

11.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 706 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ResponseCode <RspnCd>	[1..1]	Text		706
	AdditionalDetails <AddtlDtls>	[0..1]	Text		706

11.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C1 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 638 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		638
	Envelope <Envlp>	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

12 acmt.037.001.02 AccountSwitchTechnicalRejectionV02

12.1 MessageDefinition Functionality

The AccountSwitchTechnicalRejection message is sent by the account switch servicer to the new account servicer when it has not been able to validate a previously sent message.

Outline

The AccountSwitchTechnicalRejectionV02 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch, including reasons for the technical rejection of the account switch.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

12.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctSwtchTechRjctn>	[1..1]			
	MessageIdentification *<MsgId>*	[1..1]	±		615
	AccountSwitchDetails *<AcctSwtchDtls>*	[1..1]			615
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		615
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		616
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		616
	SwitchDate *<SwtchDt>*	[0..1]	Date		616
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		616
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		616
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		618
	Response *<Rspn>*	[0..*]	±		618
	SupplementaryData *<SplmtryData>*	[0..*]	±	C1	618

12.3 Constraints

C1 **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

12.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

12.4.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 633 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

12.4.2 AccountSwitchDetails <AcctSwtchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch, including reasons for the technical rejection of the account switch.

AccountSwitchDetails <AcctSwtchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber *<UnqRefNb>*	[1..1]	Text		615
	RoutingUniqueReferenceNumber *<RtgUnqRefNb>*	[1..1]	Text		616
	SwitchReceivedDateTime *<SwtchRcvdDtTm>*	[0..1]	DateTime		616
	SwitchDate *<SwtchDt>*	[0..1]	Date		616
	SwitchType *<SwtchTp>*	[1..1]	CodeSet		616
	SwitchStatus *<SwtchSts>*	[0..1]	CodeSet		616
	BalanceTransferWindow *<BalTrfWndw>*	[0..1]	CodeSet		618
	Response *<Rspn>*	[0..*]	±		618

12.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 731

12.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 731

12.4.2.3 SwitchReceivedDateTime <SwtchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 725

12.4.2.4 SwitchDate <SwtchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 725

12.4.2.5 SwitchType <SwtchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 724

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

12.4.2.6 SwitchStatus <SwtchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 722

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted.

CodeName	Name	Definition
		Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.

CodeName	Name	Definition
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

12.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 711

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

12.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 706 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ResponseCode <RspnCd>	[1..1]	Text		706
	AdditionalDetails <AddtlDtls>	[0..1]	Text		706

12.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C1 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 638 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		638
	Envelope <Envlp>	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

13　　Message Items Types

13.1　　MessageComponents

13.1.1　　Account

13.1.1.1　CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		620
Or}	Proprietary *<Prtry>*	[1..1]	Text		620

13.1.1.1.1　Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 714

13.1.1.1.2　Proprietary <Prtry>

Presence: [1..1]

Definition: Nature or use of the account in a proprietary form.

Datatype: "Max35Text" on page 731

13.1.1.2　CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		621
	Type *<Tp>*	[0..1]	±		621
	Currency *<Ccy>*	[0..1]	CodeSet	C2	621
	Name *<Nm>*	[0..1]	Text		622
	Proxy *<Prxy>*	[0..1]	±		622

Constraints

- **IdentificationAndProxyGuideline**

  If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

  Identification must be present or Proxy must be present. Both may be present.

  ```
  Following Must be True
      /Identification Must be present
   Or    /Proxy Must be present
  ```

13.1.1.2.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see ["AccountIdentification4Choice" on page 624](#) for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C21	624
Or}	Other *<Othr>*	[1..1]	±		625

13.1.1.2.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see ["CashAccountType2Choice" on page 620](#) for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		620
Or}	Proprietary *<Prtry>*	[1..1]	Text		620

13.1.1.2.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#)

Datatype: ["ActiveOrHistoricCurrencyCode" on page 710](#)

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

13.1.1.2.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 732

13.1.1.2.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 623 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			623
{Or	Code <*Cd*>	[1..1]	CodeSet		624
Or}	Proprietary <*Prtry*>	[1..1]	Text		624
	Identification <*Id*>	[1..1]	Text		624

13.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		622
	SchemeName <*SchmeNm*>	[0..1]			623
{Or	Code <*Cd*>	[1..1]	CodeSet		623
Or}	Proprietary <*Prtry*>	[1..1]	Text		623
	Issuer <*Issr*>	[0..1]	Text		623

13.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 730

13.1.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		623
Or}	Proprietary *<Prtry>*	[1..1]	Text		623

13.1.1.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalAccountIdentification1Code" on page 713

13.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 731

13.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 731

13.1.1.4 ProxyAccountIdentification1

Definition: Information related to a proxy identification of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			623
{Or	Code *<Cd>*	[1..1]	CodeSet		624
Or}	Proprietary *<Prtry>*	[1..1]	Text		624
	Identification *<Id>*	[1..1]	Text		624

13.1.1.4.1 Type <Tp>

Presence: [0..1]

Definition: Type of the proxy identification.

Type <Tp> contains one of the following **ProxyAccountType1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		624
Or}	Proprietary <*Prtry*>	[1..1]	Text		624

13.1.1.4.1.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalProxyAccountType1Code" on page 717

13.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 731

13.1.1.4.2 Identification <Id>

Presence: [1..1]

Definition: Identification used to indicate the account identification under another specified name.

Datatype: "Max2048Text" on page 730

13.1.2   Account Identification

13.1.2.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet	C21	624
Or}	Other <*Othr*>	[1..1]	±		625

13.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Impacted by: C21 "IBAN"

Datatype: "IBAN2007Identifier" on page 726

Constraints

- **IBAN**

  A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

13.1.2.1.2 Other <Othr>

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Other <Othr> contains the following elements (see "GenericAccountIdentification1" on page 622 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		622
	SchemeName <*SchmeNm*>	[0..1]			623
{Or	Code <*Cd*>	[1..1]	CodeSet		623
Or}	Proprietary <*Prtry*>	[1..1]	Text		623
	Issuer <*Issr*>	[0..1]	Text		623

13.1.3   Amount

13.1.3.1 AmountAndDirection5

Definition: Amount of money debited or credited on the books of an account servicer.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	C1, C19	625
	CreditDebit <*CdtDbt*>	[0..1]	CodeSet		626

13.1.3.1.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money that is debited or credited.

Impacted by: C1 "ActiveCurrency", C19 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 708

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

13.1.3.1.2 CreditDebit <CdtDbt>

Presence: [0..1]

Definition: Indicates if the amount is a debited or a credited.

Datatype: "CreditDebitCode" on page 713

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

13.1.4   Date Period

13.1.4.1 DatePeriod2

Definition: Range of time defined by a start date and an end date.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromDate <*FrDt*>	[1..1]	Date		626
	ToDate <*ToDt*>	[1..1]	Date		626

13.1.4.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 725

13.1.4.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 725

13.1.5   Financial Institution Identification

13.1.5.1 ClearingSystemMemberIdentification2

Definition: Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		627
	MemberIdentification *<MmbId>*	[1..1]	Text		627

13.1.5.1.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystemIdentification <ClrSysId> contains one of the following elements (see "ClearingSystemIdentification2Choice" on page 706 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		706
Or}	Proprietary *<Prtry>*	[1..1]	Text		706

13.1.5.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 731

13.1.5.2 BranchAndFinancialInstitutionIdentification8

Definition: Unique and unambiguous identification of a financial institution or a branch of a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			628
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		628
	LEI *<LEI>*	[0..1]	IdentifierSet		628
	Name *<Nm>*	[0..1]	Text		629
	PostalAddress *<PstlAdr>*	[0..1]	±		629
	Other *<Othr>*	[0..1]	±		629
	BranchIdentification *<BrnchId>*	[0..1]			630
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

13.1.5.2.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

FinancialInstitutionIdentification <FinInstnId> contains the following **FinancialInstitutionIdentification23** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C4	628
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		628
	LEI <*LEI*>	[0..1]	IdentifierSet		628
	Name <*Nm*>	[0..1]	Text		629
	PostalAddress <*PstlAdr*>	[0..1]	±		629
	Other <*Othr*>	[0..1]	±		629

13.1.5.2.1.1 BICFI <BICFI>

Presence: [0..1]

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C4 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 726

Constraints

- **BICFI**

  Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

13.1.5.2.1.2 ClearingSystemMemberIdentification <ClrSysMmbId>

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

ClearingSystemMemberIdentification <ClrSysMmbId> contains the following elements (see "ClearingSystemMemberIdentification2" on page 626 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <*ClrSysId*>	[0..1]	±		627
	MemberIdentification <*MmbId*>	[1..1]	Text		627

13.1.5.2.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 727

13.1.5.2.1.4 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 729

13.1.5.2.1.5 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

13.1.5.2.1.6 Other <Othr>

Presence: [0..1]

Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following elements (see <u>"GenericFinancialIdentification1" on page 631</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		632
	SchemeName *<SchmeNm>*	[0..1]			632
{Or	Code *<Cd>*	[1..1]	CodeSet		632
Or}	Proprietary *<Prtry>*	[1..1]	Text		632
	Issuer *<Issr>*	[0..1]	Text		632

13.1.5.2.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

BranchIdentification <BrnchId> contains the following **BranchData5** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	Text		630
	LEI *<LEI>*	[0..1]	IdentifierSet		630
	Name *<Nm>*	[0..1]	Text		630
	PostalAddress *<PstlAdr>*	[0..1]	±		631

13.1.5.2.2.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Datatype: <u>"Max35Text" on page 731</u>

13.1.5.2.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification for the branch of the financial institution.

Datatype: <u>"LEIIdentifier" on page 727</u>

13.1.5.2.2.3 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: <u>"Max140Text" on page 729</u>

13.1.5.2.2.4 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			658
{Or	Code *<Cd>*	[1..1]	CodeSet		659
Or}	Proprietary *<Prtry>*	[1..1]	±		659
	CareOf *<CareOf>*	[0..1]	Text		659
	Department *<Dept>*	[0..1]	Text		659
	SubDepartment *<SubDept>*	[0..1]	Text		660
	StreetName *<StrtNm>*	[0..1]	Text		660
	BuildingNumber *<BldgNb>*	[0..1]	Text		660
	BuildingName *<BldgNm>*	[0..1]	Text		660
	Floor *<Flr>*	[0..1]	Text		660
	UnitNumber *<UnitNb>*	[0..1]	Text		660
	PostBox *<PstBx>*	[0..1]	Text		660
	Room *<Room>*	[0..1]	Text		660
	PostCode *<PstCd>*	[0..1]	Text		661
	TownName *<TwnNm>*	[0..1]	Text		661
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		661
	DistrictName *<DstrctNm>*	[0..1]	Text		661
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		661
	Country *<Ctry>*	[0..1]	CodeSet	C18	661
	AddressLine *<AdrLine>*	[0..7]	Text		661

13.1.5.3 GenericFinancialIdentification1

Definition: Information related to an identification of a financial institution.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		632
	SchemeName <*SchmeNm*>	[0..1]			632
{Or	Code <*Cd*>	[1..1]	CodeSet		632
Or}	Proprietary <*Prtry*>	[1..1]	Text		632
	Issuer <*Issr*>	[0..1]	Text		632

13.1.5.3.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 731

13.1.5.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **FinancialIdentificationSchemeName1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		632
Or}	Proprietary <*Prtry*>	[1..1]	Text		632

13.1.5.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 716

13.1.5.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 731

13.1.5.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 731

13.1.6   Frequency

13.1.6.1 Frequency37Choice

Definition: Choice of format for a frequency, for example, the frequency of payment.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		633
Or}	Proprietary *<Prtry>*	[1..1]	Text		633

13.1.6.1.1 Code <Cd>

Presence: [1..1]

Definition: Frequency expressed as an ISO 20022 code.

Datatype: "Frequency10Code" on page 718

CodeName	Name	Definition
NEVR	Never	Event does never take place.
YEAR	Annual	Event takes place every year or once a year.
RATE	Rate	Event takes place based on a change of a rate.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
QURT	Quarterly	Event takes place every three months or four times a year.

13.1.6.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Frequency expressed as a proprietary code.

Datatype: "Max35Text" on page 731

13.1.7   Identification Information

13.1.7.1 MessageIdentification1

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		633
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		634

13.1.7.1.1 Identification <Id>

Presence: [1..1]

Definition: Identification of the message.

Datatype: "Max35Text" on page 731

13.1.7.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date of creation of the message.

Datatype: "ISODateTime" on page 725

13.1.7.2 PaymentIdentification6

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		634
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		634
	UETR <*UETR*>	[0..1]	IdentifierSet		634

13.1.7.2.1 InstructionIdentification <InstrId>

Presence: [0..1]

Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Datatype: "Max35Text" on page 731

13.1.7.2.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.

Datatype: "Max35Text" on page 731

13.1.7.2.3 UETR <UETR>

Presence: [0..1]

Definition: Universally unique identifier to provide an end-to-end reference of a payment transaction.

Datatype: "UUIDv4Identifier" on page 727

13.1.7.3 GenericIdentification30

Definition: Information related to an identification, for example, party identification or account identification.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		635
	Issuer *<Issr>*	[1..1]	Text		635
	SchemeName *<SchmeNm>*	[0..1]	Text		635

13.1.7.3.1 Identification <Id>

Presence: [1..1]

Definition: Proprietary information, often a code, issued by the data source scheme issuer.

Datatype: "Exact4AlphaNumericText" on page 729

13.1.7.3.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 731

13.1.7.3.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 731

13.1.7.4 GenericIdentification47

Definition: Information related to an identification, for example, party identification or account identification.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		635
	Issuer *<Issr>*	[1..1]	Text		635
	SchemeName *<SchmeNm>*	[0..1]	Text		636

13.1.7.4.1 Identification <Id>

Presence: [1..1]

Definition: Proprietary information, often a code, issued by the data source scheme issuer.

Datatype: "Exact4AlphaNumericText" on page 729

13.1.7.4.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max4AlphaNumericText" on page 731

13.1.7.4.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max4AlphaNumericText" on page 731

13.1.7.5 GenericIdentification44

Definition: Information related to the identification of an individual person.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		636
	Type <*Tp*>	[1..1]			636
{Or	Code <*Cd*>	[1..1]	CodeSet		636
Or}	Proprietary <*Prtry*>	[1..1]	±		637
	Issuer <*Issr*>	[0..1]	Text		637
	IssueDate <*IsseDt*>	[0..1]	Date		637
	ExpiryDate <*XpryDt*>	[0..1]	Date		638

13.1.7.5.1 Identification <Id>

Presence: [1..1]

Definition: Name or number assigned by an entity to enable recognition of that entity, eg, account identifier.

Datatype: "Max35Text" on page 731

13.1.7.5.2 Type <Tp>

Presence: [1..1]

Definition: Specifies the nature of the identification.

Type <Tp> contains one of the following **OtherIdentification1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		636
Or}	Proprietary <*Prtry*>	[1..1]	±		637

13.1.7.5.2.1 Code <Cd>

Presence: [1..1]

Definition: Other identification expressed as a code.

Datatype: "PersonIdentificationType5Code" on page 720

CodeName	Name	Definition
AREG	AlienRegistrationNumber	Number assigned by a government agency to identify foreign nationals.
CPFA	CPFAccountNumber	Account issued by the Central Provident Fund Board (Singapore).
DRLC	DriversLicenseNumber	Number assigned by a license authority to a driver's license.
EMID	EmployerIdentificationNumber	Number assigned to an employer by a registration authority.
IDCD	IdentityCardNumber	Number assigned by a national authority to an identity card.
NRIN	NationalRegistrationIdentificationNumber	National registration identification number. In Singapore this is known as the NRIC.
OTHR	Other	Another type of identification type.
PASS	PassportNumber	Number assigned by a passport authority to a passport.
POCD	PostOfficeCardNumber	Post office card number as assigned by a national post office.
SOCS	SocialSecurityNumber	Number assigned by a social security agency.
SRSA	SRSAccountNumber	Supplementary retirement scheme account number.
GUNL	GunLicenseNumber	Gun license number as assigned by a gun licensing authority.

13.1.7.5.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Other identification expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification47" on page 635 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		635
	Issuer *<Issr>*	[1..1]	Text		635
	SchemeName *<SchmeNm>*	[0..1]	Text		636

13.1.7.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identifier.

Datatype: "Max35Text" on page 731

13.1.7.5.4 IssueDate <IsseDt>

Presence: [0..1]

Definition: Date at which the identification was issued.

Datatype: "ISODate" on page 725

13.1.7.5.5 ExpiryDate <XpryDt>

Presence: [0..1]

Definition: Date at which the identification expires.

Datatype: "ISODate" on page 725

13.1.8 Miscellaneous

13.1.8.1 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		638
	Envelope *<Envlp>*	[1..1]	(External Schema)		638

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

13.1.8.1.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 730

13.1.8.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

13.1.8.2 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		639
Or}	Proprietary *<Prtry>*	[1..1]	Text		639

13.1.8.2.1 Code <Cd>

Presence: [1..1]

Definition: Underlying reason for the payment transaction, as published in an external purpose code list.

Datatype: "ExternalPurpose1Code" on page 718

13.1.8.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 731

13.1.9   Party Identification

13.1.9.1 PartyIdentification272

Definition: Specifies the identification of a person or an organisation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		640
	PostalAddress *<PstlAdr>*	[0..1]	±		641
	Identification *<Id>*	[0..1]			641
{Or	OrganisationIdentification *<OrgId>*	[1..1]			642
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C3	643
	LEI *<LEI>*	[0..1]	IdentifierSet		643
	Other *<Othr>*	[0..*]			643
	Identification *<Id>*	[1..1]	Text		644
	SchemeName *<SchmeNm>*	[0..1]			644
{Or	Code *<Cd>*	[1..1]	CodeSet		644
Or}	Proprietary *<Prtry>*	[1..1]	Text		644
	Issuer *<Issr>*	[0..1]	Text		644
Or}	PrivateIdentification *<PrvtId>*	[1..1]			644
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			645
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646
	Other *<Othr>*	[0..*]			646
	Identification *<Id>*	[1..1]	Text		646
	SchemeName *<SchmeNm>*	[0..1]			646
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647
	Issuer *<Issr>*	[0..1]	Text		647
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C18	647
	ContactDetails *<CtctDtls>*	[0..1]	±		647

13.1.9.1.1 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 729

13.1.9.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress27" on page 658 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			658
{Or	Code *<Cd>*	[1..1]	CodeSet		659
Or}	Proprietary *<Prtry>*	[1..1]	±		659
	CareOf *<CareOf>*	[0..1]	Text		659
	Department *<Dept>*	[0..1]	Text		659
	SubDepartment *<SubDept>*	[0..1]	Text		660
	StreetName *<StrtNm>*	[0..1]	Text		660
	BuildingNumber *<BldgNb>*	[0..1]	Text		660
	BuildingName *<BldgNm>*	[0..1]	Text		660
	Floor *<Flr>*	[0..1]	Text		660
	UnitNumber *<UnitNb>*	[0..1]	Text		660
	PostBox *<PstBx>*	[0..1]	Text		660
	Room *<Room>*	[0..1]	Text		660
	PostCode *<PstCd>*	[0..1]	Text		661
	TownName *<TwnNm>*	[0..1]	Text		661
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		661
	DistrictName *<DstrctNm>*	[0..1]	Text		661
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		661
	Country *<Ctry>*	[0..1]	CodeSet	C18	661
	AddressLine *<AdrLine>*	[0..7]	Text		661

13.1.9.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following **Party52Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647

13.1.9.1.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C3	643
	LEI *<LEI>*	[0..1]	IdentifierSet		643
	Other *<Othr>*	[0..*]			643
	Identification *<Id>*	[1..1]	Text		644
	SchemeName *<SchmeNm>*	[0..1]			644
{Or	Code *<Cd>*	[1..1]	CodeSet		644
Or}	Proprietary *<Prtry>*	[1..1]	Text		644
	Issuer *<Issr>*	[0..1]	Text		644

13.1.9.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 726

Constraints

- **AnyBIC**

  Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

13.1.9.1.3.1.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 727

13.1.9.1.3.1.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		644
	SchemeName <*SchmeNm*>	[0..1]			644
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644
	Issuer <*Issr*>	[0..1]	Text		644

13.1.9.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 730

13.1.9.1.3.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		644
Or}	Proprietary <*Prtry*>	[1..1]	Text		644

13.1.9.1.3.1.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 717

13.1.9.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 731

13.1.9.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 731

13.1.9.1.3.2 PrivateIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, for example a passport.

PrivateIdentification <PrvtId> contains the following **PersonIdentification18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			645
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646
	Other *<Othr>*	[0..*]			646
	Identification *<Id>*	[1..1]	Text		646
	SchemeName *<SchmeNm>*	[0..1]			646
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647
	Issuer *<Issr>*	[0..1]	Text		647

13.1.9.1.3.2.1　DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646

13.1.9.1.3.2.1.1　BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 725

13.1.9.1.3.2.1.2　ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 731

13.1.9.1.3.2.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 731

13.1.9.1.3.2.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C18 "Country"

Datatype: "CountryCode" on page 713

Constraints

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

13.1.9.1.3.2.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		646
	SchemeName <*SchmeNm*>	[0..1]			646
{Or	Code <*Cd*>	[1..1]	CodeSet		647
Or}	Proprietary <*Prtry*>	[1..1]	Text		647
	Issuer <*Issr*>	[0..1]	Text		647

13.1.9.1.3.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max256Text" on page 730

13.1.9.1.3.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following
PersonIdentificationSchemeName1Choice elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647

13.1.9.1.3.2.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalPersonIdentification1Code" on page 717

13.1.9.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 731

13.1.9.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 731

13.1.9.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Impacted by: C18 "Country"

Datatype: "CountryCode" on page 713

Constraints

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

13.1.9.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see "Contact13" on page 652 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		652
	Name <Nm>	[0..1]	Text		653
	PhoneNumber <PhneNb>	[0..1]	Text		653
	MobileNumber <MobNb>	[0..1]	Text		653
	FaxNumber <FaxNb>	[0..1]	Text		653
	URLAddress <URLAdr>	[0..1]	Text		653
	EmailAddress <EmailAdr>	[0..1]	Text		653
	EmailPurpose <EmailPurp>	[0..1]	Text		653
	JobTitle <JobTitl>	[0..1]	Text		654
	Responsibility <Rspnsblty>	[0..1]	Text		654
	Department <Dept>	[0..1]	Text		654
	Other <Othr>	[0..*]			654
	ChannelType <ChanlTp>	[1..1]	Text		654
	Identification <Id>	[0..1]	Text		654
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		654

13.1.10   Payment

13.1.10.1 InstructionForCreditorAgent3

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		648
	InstructionInformation <InstrInf>	[0..1]	Text		649

13.1.10.1.1 Code <Cd>

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.

Datatype: "ExternalCreditorAgentInstruction1Code" on page 715

13.1.10.1.2 InstructionInformation <InstrInf>

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

Datatype: "Max140Text" on page 729

13.1.11   Payment Type

13.1.11.1 PaymentTypeInformation26

Definition: Provides further details of the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		649
	ServiceLevel <*SvcLvl*>	[0..*]			649
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	LocalInstrument <*LclInstrm*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650
	CategoryPurpose <*CtgyPurp*>	[0..1]			650
{Or	Code <*Cd*>	[1..1]	CodeSet		651
Or}	Proprietary <*Prtry*>	[1..1]	Text		651

13.1.11.1.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 721

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

13.1.11.1.2 ServiceLevel <SvcLvl>

Presence: [0..*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650

13.1.11.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 718

13.1.11.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 731

13.1.11.1.3 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		650
Or}	Proprietary <*Prtry*>	[1..1]	Text		650

13.1.11.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 716

13.1.11.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 731

13.1.11.1.4 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		651
Or}	Proprietary *<Prtry>*	[1..1]	Text		651

13.1.11.1.4.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 714

13.1.11.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 731

13.1.12 Person Identification

13.1.12.1 CountryAndResidentialStatusType1

Definition: Country and residential status.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Country *<Ctry>*	[1..1]	CodeSet	C18	651
	ResidentialStatus *<ResdtlSts>*	[1..1]	CodeSet		651

13.1.12.1.1 Country <Ctry>

Presence: [1..1]

Definition: Country to which the residential status is applicable.

Impacted by: C18 "Country"

Datatype: "CountryCode" on page 713

Constraints

- **Country**

    The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

13.1.12.1.2 ResidentialStatus <ResdtlSts>

Presence: [1..1]

Definition: Residential status of an individual, for example, non-permanent resident.

Datatype: "ResidentialStatus1Code" on page 722

CodeName	Name	Definition
RESI	Resident	Resident.
PRES	PermanentResident	Permanent resident.
NRES	NonResident	Non-resident.

13.1.12.2 Contact13

Definition: Specifies the details of the contact person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		652
	Name *<Nm>*	[0..1]	Text		653
	PhoneNumber *<PhneNb>*	[0..1]	Text		653
	MobileNumber *<MobNb>*	[0..1]	Text		653
	FaxNumber *<FaxNb>*	[0..1]	Text		653
	URLAddress *<URLAdr>*	[0..1]	Text		653
	EmailAddress *<EmailAdr>*	[0..1]	Text		653
	EmailPurpose *<EmailPurp>*	[0..1]	Text		653
	JobTitle *<JobTitl>*	[0..1]	Text		654
	Responsibility *<Rspnsblty>*	[0..1]	Text		654
	Department *<Dept>*	[0..1]	Text		654
	Other *<Othr>*	[0..*]			654
	ChannelType *<ChanlTp>*	[1..1]	Text		654
	Identification *<Id>*	[0..1]	Text		654
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		654

13.1.12.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix2Code" on page 719

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

CodeName	Name	Definition
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

13.1.12.2.2 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 729

13.1.12.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 732

13.1.12.2.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 732

13.1.12.2.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 732

13.1.12.2.6 URLAddress <URLAdr>

Presence: [0..1]

Definition: Address for the Universal Resource Locator (URL), for example an address used over the www (HTTP) service.

Datatype: "Max2048Text" on page 730

13.1.12.2.7 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max256Text" on page 730

13.1.12.2.8 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: "Max35Text" on page 731

13.1.12.2.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 731

13.1.12.2.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 731

13.1.12.2.11 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 732

13.1.12.2.12 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

Other <Othr> contains the following **OtherContact1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ChannelType *<ChanlTp>*	[1..1]	Text		654
	Identification *<Id>*	[0..1]	Text		654

13.1.12.2.12.1 ChannelType <ChanlTp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on page 731

13.1.12.2.12.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: "Max128Text" on page 729

13.1.12.2.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod2Code" on page 721

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.

CodeName	Name	Definition
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

13.1.12.3 IndividualPersonNameLong2

Definition: First name of a person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		655
	Surname *<Srnm>*	[1..1]	Text		655
	GivenName *<GvnNm>*	[0..1]	Text		656
	MiddleName *<MddlNm>*	[0..1]	Text		656
	Initials *<Initls>*	[0..1]	Text		656
	NameSuffix *<NmSfx>*	[0..1]	Text		656
	Name *<Nm>*	[0..1]	Text		656
	StartDate *<StartDt>*	[0..1]	Date		656
	EndDate *<EndDt>*	[0..1]	Date		656

13.1.12.3.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Prefix, as a title before a person's name.

Datatype: "NamePrefix2Code" on page 719

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

13.1.12.3.2 Surname <Srnm>

Presence: [1..1]

Definition: Surname is a name added to a given name and is part of a personal name. In many cases, a surname is a family name.

Datatype: "Max35Text" on page 731

13.1.12.3.3 GivenName <GvnNm>

Presence: [0..1]

Definition: Name given at birth.

Datatype: "Max35Text" on page 731

13.1.12.3.4 MiddleName <MddlNm>

Presence: [0..1]

Definition: Second name of a person.

Datatype: "Max35Text" on page 731

13.1.12.3.5 Initials <Initls>

Presence: [0..1]

Definition: Initial prefix for name.

Datatype: "Max6Text" on page 731

13.1.12.3.6 NameSuffix <NmSfx>

Presence: [0..1]

Definition: Suffix for name.

Datatype: "Max350Text" on page 730

13.1.12.3.7 Name <Nm>

Presence: [0..1]

Definition: Full legal name.

Datatype: "Max350Text" on page 730

13.1.12.3.8 StartDate <StartDt>

Presence: [0..1]

Definition: Date that the name was assigned.

Datatype: "ISODate" on page 725

13.1.12.3.9 EndDate <EndDt>

Presence: [0..1]

Definition: Date that name changed.

Datatype: "ISODate" on page 725

13.1.13 Postal Address

13.1.13.1 CommunicationAddress3

Definition: Communication device number or electronic address used for communication.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Email *<Email>*	[0..1]	Text		657
	Phone *<Phne>*	[0..1]	Text		657
	Mobile *<Mob>*	[0..1]	Text		657
	FaxNumber *<FaxNb>*	[0..1]	Text		657
	TelexAddress *<TlxAdr>*	[0..1]	Text		657
	URLAddress *<URLAdr>*	[0..1]	Text		658

13.1.13.1.1 Email <Email>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max256Text" on page 730

13.1.13.1.2 Phone <Phne>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 732

13.1.13.1.3 Mobile <Mob>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 732

13.1.13.1.4 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 732

13.1.13.1.5 TelexAddress <TlxAdr>

Presence: [0..1]

Definition: Address for a telex machine.

Datatype: "Max35Text" on page 731

13.1.13.1.6 URLAddress <URLAdr>

Presence: [0..1]

Definition: Address for the Universal Resource Locator (URL), for example an address used over the www (HTTP) service.

Datatype: "Max256Text" on page 730

13.1.13.2 PostalAddress27

Definition: Information that locates and identifies a specific address, as defined by postal services.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			658
{Or	Code <*Cd*>	[1..1]	CodeSet		659
Or}	Proprietary <*Prtry*>	[1..1]	±		659
	CareOf <*CareOf*>	[0..1]	Text		659
	Department <*Dept*>	[0..1]	Text		659
	SubDepartment <*SubDept*>	[0..1]	Text		660
	StreetName <*StrtNm*>	[0..1]	Text		660
	BuildingNumber <*BldgNb*>	[0..1]	Text		660
	BuildingName <*BldgNm*>	[0..1]	Text		660
	Floor <*Flr*>	[0..1]	Text		660
	UnitNumber <*UnitNb*>	[0..1]	Text		660
	PostBox <*PstBx*>	[0..1]	Text		660
	Room <*Room*>	[0..1]	Text		660
	PostCode <*PstCd*>	[0..1]	Text		661
	TownName <*TwnNm*>	[0..1]	Text		661
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		661
	DistrictName <*DstrctNm*>	[0..1]	Text		661
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		661
	Country <*Ctry*>	[0..1]	CodeSet	C18	661
	AddressLine <*AdrLine*>	[0..7]	Text		661

13.1.13.2.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

AddressType <AdrTp> contains one of the following **AddressType3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		659
Or}	Proprietary *<Prtry>*	[1..1]	±		659

13.1.13.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 710

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

13.1.13.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 635 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		635
	Issuer *<Issr>*	[1..1]	Text		635
	SchemeName *<SchmeNm>*	[0..1]	Text		635

13.1.13.2.2 CareOf <CareOf>

Presence: [0..1]

Definition: Identifies an addressee that is accepting the correspondence for the intended recipient. Using care of ensures the correspondence reaches the right recipient rather than getting returned to the sender.

Datatype: "Max140Text" on page 729

13.1.13.2.3 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 732

13.1.13.2.4 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "Max70Text" on page 732

13.1.13.2.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max140Text" on page 729

13.1.13.2.6 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 730

13.1.13.2.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max140Text" on page 729

13.1.13.2.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 732

13.1.13.2.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: "Max16Text" on page 730

13.1.13.2.10 PostBox <PstBx>

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: "Max16Text" on page 730

13.1.13.2.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 732

13.1.13.2.12 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 730

13.1.13.2.13 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max140Text" on page 729

13.1.13.2.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max140Text" on page 729

13.1.13.2.15 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max140Text" on page 729

13.1.13.2.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 731

13.1.13.2.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C18 "Country"

Datatype: "CountryCode" on page 713

Constraints

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

13.1.13.2.18 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: "Max70Text" on page 732

13.1.14   Regulatory Reporting

13.1.14.1 RegulatoryReporting3

Definition: Information needed due to regulatory and/or statutory requirements.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		662
	Authority *<Authrty>*	[0..1]			662
	Name *<Nm>*	[0..1]	Text		663
	Country *<Ctry>*	[0..1]	CodeSet	C18	663
	Details *<Dtls>*	[0..*]			663
	Type *<Tp>*	[0..1]	Text		663
	Date *<Dt>*	[0..1]	Date		664
	Country *<Ctry>*	[0..1]	CodeSet	C18	664
	Code *<Cd>*	[0..1]	Text		664
	Amount *<Amt>*	[0..1]	Amount	C2, C20	664
	Information *<Inf>*	[0..*]	Text		664

13.1.14.1.1 DebitCreditReportingIndicator <DbtCdtRptgInd>

Presence: [0..1]

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Datatype: "RegulatoryReportingType1Code" on page 721

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

13.1.14.1.2 Authority <Authrty>

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

Authority <Authrty> contains the following **RegulatoryAuthority2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		663
	Country *<Ctry>*	[0..1]	CodeSet	C18	663

13.1.14.1.2.1 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: "Max140Text" on page 729

13.1.14.1.2.2 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Impacted by: C18 "Country"

Datatype: "CountryCode" on page 713

Constraints

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

13.1.14.1.3 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

Details <Dtls> contains the following **StructuredRegulatoryReporting3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		663
	Date *<Dt>*	[0..1]	Date		664
	Country *<Ctry>*	[0..1]	CodeSet	C18	664
	Code *<Cd>*	[0..1]	Text		664
	Amount *<Amt>*	[0..1]	Amount	C2, C20	664
	Information *<Inf>*	[0..*]	Text		664

13.1.14.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 731

13.1.14.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 725

13.1.14.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Impacted by: C18 "Country"

Datatype: "CountryCode" on page 713

Constraints

- **Country**

    The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

13.1.14.1.3.4 Code <Cd>

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Datatype: "Max10Text" on page 729

13.1.14.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

    The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

    The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

    Note: The decimal separator is a dot.

13.1.14.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 731

13.1.15   Remittance

13.1.15.1 RemittanceInformation22

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Unstructured *<Ustrd>*	[0..*]	Text		665
	Structured *<Strd>*	[0..*]	±		665

13.1.15.1.1 Unstructured <Ustrd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Datatype: "Max140Text" on page 729

13.1.15.1.2 Structured <Strd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Structured <Strd> contains the following elements (see "StructuredRemittanceInformation18" on page 669 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <*RfrdDocInf*>	[0..*]			673
	Type <*Tp*>	[0..1]			675
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			675
{Or	Code <*Cd*>	[1..1]	CodeSet		675
Or}	Proprietary <*Prtry*>	[1..1]	Text		675
	Issuer <*Issr*>	[0..1]	Text		675
	Number <*Nb*>	[0..1]	Text		676
	RelatedDate <*RltdDt*>	[0..1]			676
	Type <*Tp*>	[1..1]			676
{Or	Code <*Cd*>	[1..1]	CodeSet		676
Or}	Proprietary <*Prtry*>	[1..1]	Text		676
	Date <*Dt*>	[1..1]	Date		676
	LineDetails <*LineDtls*>	[0..*]			677
	Identification <*Id*>	[1..*]			677
	Type <*Tp*>	[0..1]			678
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			678
{Or	Code <*Cd*>	[1..1]	CodeSet		678
Or}	Proprietary <*Prtry*>	[1..1]	Text		678
	Issuer <*Issr*>	[0..1]	Text		679
	Number <*Nb*>	[0..1]	Text		679
	RelatedDate <*RltdDt*>	[0..1]	Date		679
	Description <*Desc*>	[0..1]	Text		679
	Amount <*Amt*>	[0..1]		C31	679
	RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			680
	Type <*Tp*>	[1..1]			680
{Or	Code <*Cd*>	[1..1]	CodeSet		681
Or}	Proprietary <*Prtry*>	[1..1]	Text		681
	Amount <*Amt*>	[1..1]	Amount	C2, C20	681
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			681
	Amount <*Amt*>	[1..1]	Amount	C2, C20	681

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		682
	Reason *<Rsn>*	[0..1]	Text		682
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		682
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]		C31	682
	RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			683
	Type *<Tp>*	[1..1]			683
{Or	Code *<Cd>*	[1..1]	CodeSet		684
Or}	Proprietary *<Prtry>*	[1..1]	Text		684
	Amount *<Amt>*	[1..1]	Amount	C2, C20	684
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			684
	Amount *<Amt>*	[1..1]	Amount	C2, C20	684
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		685
	Reason *<Rsn>*	[0..1]	Text		685
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		685
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]			685
	Type *<Tp>*	[0..1]			686
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			686
{Or	Code *<Cd>*	[1..1]	CodeSet		686
Or}	Proprietary *<Prtry>*	[1..1]	Text		686
	Issuer *<Issr>*	[0..1]	Text		687
	Reference *<Ref>*	[0..1]	Text		687
	Invoicer *<Invcr>*	[0..1]	±		687
	Invoicee *<Invcee>*	[0..1]	±		688
	TaxRemittance *<TaxRmt>*	[0..1]			689
	Creditor *<Cdtr>*	[0..1]	±		691
	Debtor *<Dbtr>*	[0..1]	±		691
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		691
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		692
	ReferenceNumber *<RefNb>*	[0..1]	Text		692
	Method *<Mtd>*	[0..1]	Text		692
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C20	692

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C20	693
	Date <*Dt*>	[0..1]	Date		693
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		693
	Record <*Rcrd*>	[0..*]			693
	Type <*Tp*>	[0..1]	Text		694
	Category <*Ctgy*>	[0..1]	Text		694
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		694
	DebtorStatus <*DbtrSts*>	[0..1]	Text		695
	CertificateIdentification <*CertId*>	[0..1]	Text		695
	FormsCode <*FrmsCd*>	[0..1]	Text		695
	Period <*Prd*>	[0..1]			695
	Year <*Yr*>	[0..1]	Year		695
	Type <*Tp*>	[0..1]	CodeSet		695
	FromToDate <*FrToDt*>	[0..1]	±		696
	TaxAmount <*TaxAmt*>	[0..1]			697
	Rate <*Rate*>	[0..1]	Rate		697
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C20	697
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C20	697
	Details <*Dtls*>	[0..*]			698
	Period <*Prd*>	[0..1]			698
	Year <*Yr*>	[0..1]	Year		698
	Type <*Tp*>	[0..1]	CodeSet		699
	FromToDate <*FrToDt*>	[0..1]	±		699
	Amount <*Amt*>	[1..1]	Amount	C2, C20	700
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		700
	GarnishmentRemittance <*GrnshmtRmt*>	[0..1]			700
	Type <*Tp*>	[1..1]			701
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			701
{Or	Code <*Cd*>	[1..1]	CodeSet		702
Or}	Proprietary <*Prtry*>	[1..1]	Text		702
	Issuer <*Issr*>	[0..1]	Text		702

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Garnishee *<Grnshee>*	[0..1]	±		702
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		703
	ReferenceNumber *<RefNb>*	[0..1]	Text		704
	Date *<Dt>*	[0..1]	Date		705
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C2, C20	705
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		705
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		705
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		705

13.1.15.2 StructuredRemittanceInformation18

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation *<RfrdDocInf>*	[0..*]			673
	Type *<Tp>*	[0..1]			675
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			675
{Or	Code *<Cd>*	[1..1]	CodeSet		675
Or}	Proprietary *<Prtry>*	[1..1]	Text		675
	Issuer *<Issr>*	[0..1]	Text		675
	Number *<Nb>*	[0..1]	Text		676
	RelatedDate *<RltdDt>*	[0..1]			676
	Type *<Tp>*	[1..1]			676
{Or	Code *<Cd>*	[1..1]	CodeSet		676
Or}	Proprietary *<Prtry>*	[1..1]	Text		676
	Date *<Dt>*	[1..1]	Date		676
	LineDetails *<LineDtls>*	[0..*]			677
	Identification *<Id>*	[1..*]			677
	Type *<Tp>*	[0..1]			678
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			678
{Or	Code *<Cd>*	[1..1]	CodeSet		678
Or}	Proprietary *<Prtry>*	[1..1]	Text		678
	Issuer *<Issr>*	[0..1]	Text		679
	Number *<Nb>*	[0..1]	Text		679
	RelatedDate *<RltdDt>*	[0..1]	Date		679
	Description *<Desc>*	[0..1]	Text		679
	Amount *<Amt>*	[0..1]		C31	679
	RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			680
	Type *<Tp>*	[1..1]			680
{Or	Code *<Cd>*	[1..1]	CodeSet		681
Or}	Proprietary *<Prtry>*	[1..1]	Text		681
	Amount *<Amt>*	[1..1]	Amount	C2, C20	681
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			681
	Amount *<Amt>*	[1..1]	Amount	C2, C20	681
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		682

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Reason *<Rsn>*	[0..1]	Text		682
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		682
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]		C31	682
	RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			683
	Type *<Tp>*	[1..1]			683
{Or	Code *<Cd>*	[1..1]	CodeSet		684
Or}	Proprietary *<Prtry>*	[1..1]	Text		684
	Amount *<Amt>*	[1..1]	Amount	C2, C20	684
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			684
	Amount *<Amt>*	[1..1]	Amount	C2, C20	684
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		685
	Reason *<Rsn>*	[0..1]	Text		685
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		685
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]			685
	Type *<Tp>*	[0..1]			686
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			686
{Or	Code *<Cd>*	[1..1]	CodeSet		686
Or}	Proprietary *<Prtry>*	[1..1]	Text		686
	Issuer *<Issr>*	[0..1]	Text		687
	Reference *<Ref>*	[0..1]	Text		687
	Invoicer *<Invcr>*	[0..1]	±		687
	Invoicee *<Invcee>*	[0..1]	±		688
	TaxRemittance *<TaxRmt>*	[0..1]			689
	Creditor *<Cdtr>*	[0..1]	±		691
	Debtor *<Dbtr>*	[0..1]	±		691
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		691
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		692
	ReferenceNumber *<RefNb>*	[0..1]	Text		692
	Method *<Mtd>*	[0..1]	Text		692
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C20	692
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C20	693

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Date <*Dt*>	[0..1]	Date		693
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		693
	Record <*Rcrd*>	[0..*]			693
	Type <*Tp*>	[0..1]	Text		694
	Category <*Ctgy*>	[0..1]	Text		694
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		694
	DebtorStatus <*DbtrSts*>	[0..1]	Text		695
	CertificateIdentification <*CertId*>	[0..1]	Text		695
	FormsCode <*FrmsCd*>	[0..1]	Text		695
	Period <*Prd*>	[0..1]			695
	Year <*Yr*>	[0..1]	Year		695
	Type <*Tp*>	[0..1]	CodeSet		695
	FromToDate <*FrToDt*>	[0..1]	±		696
	TaxAmount <*TaxAmt*>	[0..1]			697
	Rate <*Rate*>	[0..1]	Rate		697
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C20	697
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C20	697
	Details <*Dtls*>	[0..*]			698
	Period <*Prd*>	[0..1]			698
	Year <*Yr*>	[0..1]	Year		698
	Type <*Tp*>	[0..1]	CodeSet		699
	FromToDate <*FrToDt*>	[0..1]	±		699
	Amount <*Amt*>	[1..1]	Amount	C2, C20	700
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		700
	GarnishmentRemittance <*GrnshmtRmt*>	[0..1]			700
	Type <*Tp*>	[1..1]			701
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			701
{Or	Code <*Cd*>	[1..1]	CodeSet		702
Or}	Proprietary <*Prtry*>	[1..1]	Text		702
	Issuer <*Issr*>	[0..1]	Text		702
	Garnishee <*Grnshee*>	[0..1]	±		702

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		703
	ReferenceNumber *<RefNb>*	[0..1]	Text		704
	Date *<Dt>*	[0..1]	Date		705
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C2, C20	705
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		705
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		705
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		705

13.1.15.2.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

ReferredDocumentInformation <RfrdDocInf> contains the following
ReferredDocumentInformation8 elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			675
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			675
{Or	Code *<Cd>*	[1..1]	CodeSet		675
Or}	Proprietary *<Prtry>*	[1..1]	Text		675
	Issuer *<Issr>*	[0..1]	Text		675
	Number *<Nb>*	[0..1]	Text		676
	RelatedDate *<RltdDt>*	[0..1]			676
	Type *<Tp>*	[1..1]			676
{Or	Code *<Cd>*	[1..1]	CodeSet		676
Or}	Proprietary *<Prtry>*	[1..1]	Text		676
	Date *<Dt>*	[1..1]	Date		676
	LineDetails *<LineDtls>*	[0..*]			677
	Identification *<Id>*	[1..*]			677
	Type *<Tp>*	[0..1]			678
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			678
{Or	Code *<Cd>*	[1..1]	CodeSet		678
Or}	Proprietary *<Prtry>*	[1..1]	Text		678
	Issuer *<Issr>*	[0..1]	Text		679
	Number *<Nb>*	[0..1]	Text		679
	RelatedDate *<RltdDt>*	[0..1]	Date		679
	Description *<Desc>*	[0..1]	Text		679
	Amount *<Amt>*	[0..1]		C31	679
	RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			680
	Type *<Tp>*	[1..1]			680
{Or	Code *<Cd>*	[1..1]	CodeSet		681
Or}	Proprietary *<Prtry>*	[1..1]	Text		681
	Amount *<Amt>*	[1..1]	Amount	C2, C20	681
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			681
	Amount *<Amt>*	[1..1]	Amount	C2, C20	681
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		682

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reason <Rsn>	[0..1]	Text		682
	AdditionalInformation <AddtlInf>	[0..1]	Text		682

13.1.15.2.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type <Tp> contains the following **DocumentType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			675
{Or	Code <Cd>	[1..1]	CodeSet		675
Or}	Proprietary <Prtry>	[1..1]	Text		675
	Issuer <Issr>	[0..1]	Text		675

13.1.15.2.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format referred document type.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentType2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		675
Or}	Proprietary <Prtry>	[1..1]	Text		675

13.1.15.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of remittance document, as published in an external document type code set.

Datatype: "ExternalDocumentType1Code" on page 716

13.1.15.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of remittance document, in a proprietary form.

Datatype: "Max35Text" on page 731

13.1.15.2.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 731

13.1.15.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 731

13.1.15.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date and date type associated with the referred document.

RelatedDate <RltdDt> contains the following **DateAndType1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[1..1]			676
{Or	Code <*Cd*>	[1..1]	CodeSet		676
Or}	Proprietary <*Prtry*>	[1..1]	Text		676
	Date <*Dt*>	[1..1]	Date		676

13.1.15.2.1.3.1 Type <Tp>

Presence: [1..1]

Definition: Type of date associated with the referred document.

Type <Tp> contains one of the following **DateType2Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		676
Or}	Proprietary <*Prtry*>	[1..1]	Text		676

13.1.15.2.1.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the date type, as published in an external date type code set.

Datatype: "ExternalDateType1Code" on page 715

13.1.15.2.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the date type, in a free-text form.

Datatype: "Max35Text" on page 731

13.1.15.2.1.3.2 Date <Dt>

Presence: [1..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 725

13.1.15.2.1.4 LineDetails <LineDtls>

Presence: [0..*]

Definition: Set of elements used to provide the content of the referred document line.

LineDetails <LineDtls> contains the following **DocumentLineInformation2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..*]			677
	Type <*Tp*>	[0..1]			678
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			678
{Or	Code <*Cd*>	[1..1]	CodeSet		678
Or}	Proprietary <*Prtry*>	[1..1]	Text		678
	Issuer <*Issr*>	[0..1]	Text		679
	Number <*Nb*>	[0..1]	Text		679
	RelatedDate <*RltdDt*>	[0..1]	Date		679
	Description <*Desc*>	[0..1]	Text		679
	Amount <*Amt*>	[0..1]		C31	679
	RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			680
	Type <*Tp*>	[1..1]			680
{Or	Code <*Cd*>	[1..1]	CodeSet		681
Or}	Proprietary <*Prtry*>	[1..1]	Text		681
	Amount <*Amt*>	[1..1]	Amount	C2, C20	681
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			681
	Amount <*Amt*>	[1..1]	Amount	C2, C20	681
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		682
	Reason <*Rsn*>	[0..1]	Text		682
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		682

13.1.15.2.1.4.1 Identification <Id>

Presence: [1..*]

Definition: Provides identification of the document line.

Identification <Id> contains the following **DocumentLineIdentification1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			678
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			678
{Or	Code <*Cd*>	[1..1]	CodeSet		678
Or}	Proprietary <*Prtry*>	[1..1]	Text		678
	Issuer <*Issr*>	[0..1]	Text		679
	Number <*Nb*>	[0..1]	Text		679
	RelatedDate <*RltdDt*>	[0..1]	Date		679

13.1.15.2.1.4.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

Type <Tp> contains the following **DocumentLineType1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			678
{Or	Code <*Cd*>	[1..1]	CodeSet		678
Or}	Proprietary <*Prtry*>	[1..1]	Text		678
	Issuer <*Issr*>	[0..1]	Text		679

13.1.15.2.1.4.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document line identification.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentLineType1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		678
Or}	Proprietary <*Prtry*>	[1..1]	Text		678

13.1.15.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 715

13.1.15.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 731

13.1.15.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 731

13.1.15.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 731

13.1.15.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 725

13.1.15.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 730

13.1.15.2.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Impacted by: C31 "RemittanceAmountAndTypeGuideline"

Amount <Amt> contains the following **RemittanceAmount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			680
	Type <Tp>	[1..1]			680
{Or	Code <Cd>	[1..1]	CodeSet		681
Or}	Proprietary <Prtry>	[1..1]	Text		681
	Amount <Amt>	[1..1]	Amount	C2, C20	681
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			681
	Amount <Amt>	[1..1]	Amount	C2, C20	681
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		682
	Reason <Rsn>	[0..1]	Text		682
	AdditionalInformation <AddtlInf>	[0..1]	Text		682

Constraints

- **RemittanceAmountAndTypeGuideline**

   If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

13.1.15.2.1.4.3.1 RemittanceAmountAndType <RmtAmtAndTp>

Presence: [0..*]

Definition: Type and amount of money for the referred document.

RemittanceAmountAndType <RmtAmtAndTp> contains the following **DocumentAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			680
{Or	Code <Cd>	[1..1]	CodeSet		681
Or}	Proprietary <Prtry>	[1..1]	Text		681
	Amount <Amt>	[1..1]	Amount	C2, C20	681

13.1.15.2.1.4.3.1.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of amount.

Type <Tp> contains one of the following **DocumentAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		681
Or}	Proprietary <Prtry>	[1..1]	Text		681

13.1.15.2.1.4.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, as published in an external referred amount code set.

Datatype: "ExternalDocumentAmountType1Code" on page 715

13.1.15.2.1.4.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 731

13.1.15.2.1.4.3.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

13.1.15.2.1.4.3.2 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C2, C20	681
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		682
	Reason *<Rsn>*	[0..1]	Text		682
	AdditionalInformation *<Addtllnf>*	[0..1]	Text		682

13.1.15.2.1.4.3.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

13.1.15.2.1.4.3.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 713

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

13.1.15.2.1.4.3.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 731

13.1.15.2.1.4.3.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 729

13.1.15.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

Impacted by: C31 "RemittanceAmountAndTypeGuideline"

ReferredDocumentAmount <RfrdDocAmt> contains the following **RemittanceAmount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			683
	Type <Tp>	[1..1]			683
{Or	Code <Cd>	[1..1]	CodeSet		684
Or}	Proprietary <Prtry>	[1..1]	Text		684
	Amount <Amt>	[1..1]	Amount	C2, C20	684
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			684
	Amount <Amt>	[1..1]	Amount	C2, C20	684
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		685
	Reason <Rsn>	[0..1]	Text		685
	AdditionalInformation <AddtlInf>	[0..1]	Text		685

Constraints

• **RemittanceAmountAndTypeGuideline**

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

13.1.15.2.2.1 RemittanceAmountAndType <RmtAmtAndTp>

Presence: [0..*]

Definition: Type and amount of money for the referred document.

RemittanceAmountAndType <RmtAmtAndTp> contains the following **DocumentAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			683
{Or	Code <Cd>	[1..1]	CodeSet		684
Or}	Proprietary <Prtry>	[1..1]	Text		684
	Amount <Amt>	[1..1]	Amount	C2, C20	684

13.1.15.2.2.1.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of amount.

Type <Tp> contains one of the following **DocumentAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		684
Or}	Proprietary <Prtry>	[1..1]	Text		684

13.1.15.2.2.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, as published in an external referred amount code set.

Datatype: "ExternalDocumentAmountType1Code" on page 715

13.1.15.2.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 731

13.1.15.2.2.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

13.1.15.2.2.2 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C2, C20	684
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		685
	Reason *<Rsn>*	[0..1]	Text		685
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		685

13.1.15.2.2.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

   The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

   The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

   Note: The decimal separator is a dot.

13.1.15.2.2.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 713

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

13.1.15.2.2.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 731

13.1.15.2.2.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 729

13.1.15.2.3 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

CreditorReferenceInformation <CdtrRefInf> contains the following **CreditorReferenceInformation3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			686
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			686
{Or	Code *<Cd>*	[1..1]	CodeSet		686
Or}	Proprietary *<Prtry>*	[1..1]	Text		686
	Issuer *<Issr>*	[0..1]	Text		687
	Reference *<Ref>*	[0..1]	Text		687

13.1.15.2.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type <Tp> contains the following **CreditorReferenceType3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			686
{Or	Code *<Cd>*	[1..1]	CodeSet		686
Or}	Proprietary *<Prtry>*	[1..1]	Text		686
	Issuer *<Issr>*	[0..1]	Text		687

13.1.15.2.3.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

CodeOrProprietary <CdOrPrtry> contains one of the following **CreditorReferenceType2Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		686
Or}	Proprietary *<Prtry>*	[1..1]	Text		686

13.1.15.2.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, as published in an external creditor reference type code set.

Datatype: "ExternalCreditorReferenceType1Code" on page 715

13.1.15.2.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of creditor reference, in a proprietary form.

Datatype: "Max35Text" on page 731

13.1.15.2.3.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 731

13.1.15.2.3.2 Reference <Ref>

Presence: [0..1]

Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.

Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.

If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.

Datatype: "Max35Text" on page 731

13.1.15.2.4 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicer <Invcr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

13.1.15.2.5 Invoicee <Invcee>

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

Invoicee <Invcee> contains the following elements (see <u>"PartyIdentification272" on page 639</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		640
	PostalAddress *<PstlAdr>*	[0..1]	±		641
	Identification *<Id>*	[0..1]			641
{Or	OrganisationIdentification *<OrgId>*	[1..1]			642
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C3	643
	LEI *<LEI>*	[0..1]	IdentifierSet		643
	Other *<Othr>*	[0..*]			643
	Identification *<Id>*	[1..1]	Text		644
	SchemeName *<SchmeNm>*	[0..1]			644
{Or	Code *<Cd>*	[1..1]	CodeSet		644
Or}	Proprietary *<Prtry>*	[1..1]	Text		644
	Issuer *<Issr>*	[0..1]	Text		644
Or}	PrivateIdentification *<PrvtId>*	[1..1]			644
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			645
	BirthDate *<BirthDt>*	[1..1]	Date		645
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		645
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		646
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C18	646
	Other *<Othr>*	[0..*]			646
	Identification *<Id>*	[1..1]	Text		646
	SchemeName *<SchmeNm>*	[0..1]			646
{Or	Code *<Cd>*	[1..1]	CodeSet		647
Or}	Proprietary *<Prtry>*	[1..1]	Text		647
	Issuer *<Issr>*	[0..1]	Text		647
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C18	647
	ContactDetails *<CtctDtls>*	[0..1]	±		647

13.1.15.2.6 TaxRemittance <TaxRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment made for tax-related purposes.

TaxRemittance <TaxRmt> contains the following **TaxData1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		691
	Debtor <*Dbtr*>	[0..1]	±		691
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		691
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		692
	ReferenceNumber <*RefNb*>	[0..1]	Text		692
	Method <*Mtd*>	[0..1]	Text		692
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C20	692
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C20	693
	Date <*Dt*>	[0..1]	Date		693
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		693
	Record <*Rcrd*>	[0..*]			693
	Type <*Tp*>	[0..1]	Text		694
	Category <*Ctgy*>	[0..1]	Text		694
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		694
	DebtorStatus <*DbtrSts*>	[0..1]	Text		695
	CertificateIdentification <*CertId*>	[0..1]	Text		695
	FormsCode <*FrmsCd*>	[0..1]	Text		695
	Period <*Prd*>	[0..1]			695
	Year <*Yr*>	[0..1]	Year		695
	Type <*Tp*>	[0..1]	CodeSet		695
	FromToDate <*FrToDt*>	[0..1]	±		696
	TaxAmount <*TaxAmt*>	[0..1]			697
	Rate <*Rate*>	[0..1]	Rate		697
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C20	697
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C20	697
	Details <*Dtls*>	[0..*]			698
	Period <*Prd*>	[0..1]			698
	Year <*Yr*>	[0..1]	Year		698
	Type <*Tp*>	[0..1]	CodeSet		699
	FromToDate <*FrToDt*>	[0..1]	±		699
	Amount <*Amt*>	[1..1]	Amount	C2, C20	700

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		700

13.1.15.2.6.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see <u>"TaxParty1" on page 707</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		707
	TaxType *<TaxTp>*	[0..1]	Text		707

13.1.15.2.6.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see <u>"TaxParty2" on page 707</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

13.1.15.2.6.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 707 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

13.1.15.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 731

13.1.15.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 729

13.1.15.2.6.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 731

13.1.15.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

13.1.15.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

13.1.15.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 725

13.1.15.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 728

13.1.15.2.6.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		694
	Category <Ctgy>	[0..1]	Text		694
	CategoryDetails <CtgyDtls>	[0..1]	Text		694
	DebtorStatus <DbtrSts>	[0..1]	Text		695
	CertificateIdentification <CertId>	[0..1]	Text		695
	FormsCode <FrmsCd>	[0..1]	Text		695
	Period <Prd>	[0..1]			695
	Year <Yr>	[0..1]	Year		695
	Type <Tp>	[0..1]	CodeSet		695
	FromToDate <FrToDt>	[0..1]	±		696
	TaxAmount <TaxAmt>	[0..1]			697
	Rate <Rate>	[0..1]	Rate		697
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C20	697
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C20	697
	Details <Dtls>	[0..*]			698
	Period <Prd>	[0..1]			698
	Year <Yr>	[0..1]	Year		698
	Type <Tp>	[0..1]	CodeSet		699
	FromToDate <FrToDt>	[0..1]	±		699
	Amount <Amt>	[1..1]	Amount	C2, C20	700
	AdditionalInformation <AddtlInf>	[0..1]	Text		700

13.1.15.2.6.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 731

13.1.15.2.6.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 731

13.1.15.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 731

13.1.15.2.6.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 731

13.1.15.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 731

13.1.15.2.6.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 731

13.1.15.2.6.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		695
	Type *<Tp>*	[0..1]	CodeSet		695
	FromToDate *<FrToDt>*	[0..1]	±		696

13.1.15.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

13.1.15.2.6.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 724

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

13.1.15.2.6.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 626 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		626
	ToDate <ToDt>	[1..1]	Date		626

13.1.15.2.6.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Rate *<Rate>*	[0..1]	Rate		697
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C2, C20	697
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C2, C20	697
	Details *<Dtls>*	[0..*]			698
	Period *<Prd>*	[0..1]			698
	Year *<Yr>*	[0..1]	Year		698
	Type *<Tp>*	[0..1]	CodeSet		699
	FromToDate *<FrToDt>*	[0..1]	±		699
	Amount *<Amt>*	[1..1]	Amount	C2, C20	700

13.1.15.2.6.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 728

13.1.15.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

13.1.15.2.6.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

13.1.15.2.6.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			698
	Year <Yr>	[0..1]	Year		698
	Type <Tp>	[0..1]	CodeSet		699
	FromToDate <FrToDt>	[0..1]	±		699
	Amount <Amt>	[1..1]	Amount	C2, C20	700

13.1.15.2.6.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		698
	Type <Tp>	[0..1]	CodeSet		699
	FromToDate <FrToDt>	[0..1]	±		699

13.1.15.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 732

13.1.15.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 724

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

13.1.15.2.6.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see <u>"DatePeriod2" on page 626</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		626
	ToDate *<ToDt>*	[1..1]	Date		626

13.1.15.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: <u>C2 "ActiveOrHistoricCurrency"</u>, <u>C20 "CurrencyAmount"</u>

Datatype: <u>"ActiveOrHistoricCurrencyAndAmount" on page 709</u>

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

13.1.15.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: <u>"Max140Text" on page 729</u>

13.1.15.2.7 GarnishmentRemittance <GrnshmtRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment for garnishment-related purposes.

GarnishmentRemittance <GrnshmtRmt> contains the following **Garnishment4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			701
	CodeOrProprietary <CdOrPrtry>	[1..1]			701
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	Issuer <Issr>	[0..1]	Text		702
	Garnishee <Grnshee>	[0..1]	±		702
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		703
	ReferenceNumber <RefNb>	[0..1]	Text		704
	Date <Dt>	[0..1]	Date		705
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C20	705
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		705
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		705

13.1.15.2.7.1 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of garnishment.

Type <Tp> contains the following **GarnishmentType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			701
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	Issuer <Issr>	[0..1]	Text		702

13.1.15.2.7.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the garnishment.

CodeOrProprietary <CdOrPrtry> contains one of the following **GarnishmentType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702

13.1.15.2.7.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Garnishment type in a coded form.

Would suggest this to be an External Code List to contain:

GNCS   Garnishment from a third party payer for Child Support

GNDP   Garnishment from a Direct Payer for Child Support

GTPP   Garnishment from a third party payer to taxing agency.

Datatype: "ExternalGarnishmentType1Code" on page 716

13.1.15.2.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 731

13.1.15.2.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 731

13.1.15.2.7.2 Garnishee <Grnshee>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher.

Garnishee <Grnshee> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

13.1.15.2.7.3 GarnishmentAdministrator <GrnshmtAdmstr>

Presence: [0..1]

Definition: Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

GarnishmentAdministrator <GrnshmtAdmstr> contains the following elements (see "PartyIdentification272" on page 639 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		640
	PostalAddress <PstlAdr>	[0..1]	±		641
	Identification <Id>	[0..1]			641
{Or	OrganisationIdentification <OrgId>	[1..1]			642
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	643
	LEI <LEI>	[0..1]	IdentifierSet		643
	Other <Othr>	[0..*]			643
	Identification <Id>	[1..1]	Text		644
	SchemeName <SchmeNm>	[0..1]			644
{Or	Code <Cd>	[1..1]	CodeSet		644
Or}	Proprietary <Prtry>	[1..1]	Text		644
	Issuer <Issr>	[0..1]	Text		644
Or}	PrivateIdentification <PrvtId>	[1..1]			644
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			645
	BirthDate <BirthDt>	[1..1]	Date		645
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		645
	CityOfBirth <CityOfBirth>	[1..1]	Text		646
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C18	646
	Other <Othr>	[0..*]			646
	Identification <Id>	[1..1]	Text		646
	SchemeName <SchmeNm>	[0..1]			646
{Or	Code <Cd>	[1..1]	CodeSet		647
Or}	Proprietary <Prtry>	[1..1]	Text		647
	Issuer <Issr>	[0..1]	Text		647
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C18	647
	ContactDetails <CtctDtls>	[0..1]	±		647

13.1.15.2.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: "Max140Text" on page 729

13.1.15.2.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 725

13.1.15.2.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C2 "ActiveOrHistoricCurrency", C20 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 709

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

13.1.15.2.7.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

Presence: [0..1]

Definition: Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 728):

- *Meaning When True:* True

- *Meaning When False:* False

13.1.15.2.7.8 EmployeeTerminationIndicator <MplyeeTermntnInd>

Presence: [0..1]

Definition: Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 728):

- *Meaning When True:* True

- *Meaning When False:* False

13.1.15.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 729

13.1.16   Status

13.1.16.1 ResponseDetails1

Definition: Additional details to clarify response codes.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ResponseCode *<RspnCd>*	[1..1]	Text		706
	AdditionalDetails *<AddtlDtls>*	[0..1]	Text		706

13.1.16.1.1 ResponseCode <RspnCd>

Presence: [1..1]

Definition: Code for account servicer warnings, rejections, pay no/pay responses and technical rejections.

Datatype: "Max35Text" on page 731

13.1.16.1.2 AdditionalDetails <AddtlDtls>

Presence: [0..1]

Definition: Additional information to elaborate upon response codes.

Datatype: "Max350Text" on page 730

13.1.17   System Identification

13.1.17.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		706
Or}	Proprietary *<Prtry>*	[1..1]	Text		706

13.1.17.1.1 Code <Cd>

Presence: [1..1]

Definition: Identification of a clearing system, in a coded form as published in an external list.

Datatype: "ExternalClearingSystemIdentification1Code" on page 714

13.1.17.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Datatype: "Max35Text" on page 731

13.1.18　Tax

13.1.18.1 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		707
	TaxType *<TaxTp>*	[0..1]	Text		707

13.1.18.1.1　TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 731

13.1.18.1.2　RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 731

13.1.18.1.3　TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 731

13.1.18.2　TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		707
	RegistrationIdentification *<RegnId>*	[0..1]	Text		708
	TaxType *<TaxTp>*	[0..1]	Text		708
	Authorisation *<Authstn>*	[0..1]			708
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

13.1.18.2.1　TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 731

13.1.18.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 731

13.1.18.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 731

13.1.18.2.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Title *<Titl>*	[0..1]	Text		708
	Name *<Nm>*	[0..1]	Text		708

13.1.18.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 731

13.1.18.2.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 729

13.2   Message Datatypes

13.2.1   Amount

13.2.1.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 710

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

13.2.1.2 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 710

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

13.2.2   CodeSet

13.2.2.1 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

| pattern | [A-Z]{3,3} |

Constraints

- **ActiveCurrency**

   The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

13.2.2.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

| pattern | [A-Z]{3,3} |

Constraints

- **ActiveOrHistoricCurrency**

   The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

13.2.2.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.

CodeName	Name	Definition
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

13.2.2.4 BalanceTransferWindow1Code

Definition: Specifies the processing window in which the balance transfer will be processed on the switch date.

Type: CodeSet

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

13.2.2.5 BusinessDayConvention1Code

Definition: Indicates how a date is adjusted when it falls on a non-business day.

Type: CodeSet

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

13.2.2.6 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.

CodeName	Name	Definition
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

13.2.2.7 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

13.2.2.8 ChequeType2Code

Definition: Specifies the type of cheque.

Type: CodeSet

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.

CodeName	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'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

13.2.2.9 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern   [A-Z]{2,2}

Constraints

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

13.2.2.10 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

13.2.2.11 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.12 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.13 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.14 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	5

13.2.2.15 ExternalCreditorAgentInstruction1Code

Definition: Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.16 ExternalCreditorReferenceType1Code

Definition: Specifies the type of creditor reference as published in an external creditor reference type code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.17 ExternalDateType1Code

Definition: Defines the type of date, as published in an external date type code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.18 ExternalDocumentAmountType1Code

Definition: Specifies the nature, or use, of the amount, as published in an external document amount type code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.19 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.20 ExternalDocumentType1Code

Definition: Specifies the document type as published in an external document type code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.21 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.22 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.23 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	35

13.2.2.24 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.25 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.26 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.27 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.28 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

13.2.2.29 Frequency10Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
NEVR	Never	Event does never take place.
YEAR	Annual	Event takes place every year or once a year.
RATE	Rate	Event takes place based on a change of a rate.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
QURT	Quarterly	Event takes place every three months or four times a year.

13.2.2.30 Gender1Code

Definition: Specifies the gender of a person.

Type: CodeSet

CodeName	Name	Definition
FEMA	Female	Individual is a female.
MALE	Male	Individual is a male.

13.2.2.31 LanguageCode

Definition: Specifies a language.

Type: CodeSet

Constraints

- **ValidationByTable**

Must be a valid terrestrial language.

13.2.2.32 NamePrefix2Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

13.2.2.33 NationalityCode

Definition: Specifies the country where a person was born or is naturalised.

Type: CodeSet

Constraints

- **ValidationByTable**

Must be a valid nationality.

13.2.2.34 OrganisationLegalStatus1Code

Definition: Specifies the status of a legal entity.

Type: CodeSet

CodeName	Name	Definition
CIOC	CharitableIncorporatedOrganisation	Charitable incorporated organisation (CIO)
CHAR	Charity	Charity
CICC	CommunityInterestCompany	Community Interest Company (CIC)

CodeName	Name	Definition
GENP	GeneralPartnership	General partnership
IAPS	IndustrialAndProvidentSociety	For example a co-operative, which does include Ltd. or charity.
LLPP	LimitedLiabilityPartnership	Limited liability partnership (LLP)
PCLG	PrivateCompanyLimitedByGuarantee	Private company limited by guarantee (Ltd.)
LIMP	LimitedPartnership	Limited partnership (LP)
PCLS	PrivateCompanyLimitedByShares	Private company limited by shares (Ltd.)
PCLC	PublicLimitedCompany	Public limited company (Plc.)
SOLE	SoleProprietorship	Sole proprietorship/Sole trader
UNLC	UnlimitedCompany	Unlimited company
UNLT	UnlimitedTrust	Unlimited trust

13.2.2.35 PaymentMethod3Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

13.2.2.36 PersonIdentificationType5Code

Definition: Specifies an alternative identification of an individual person, for example, national registration identification number, passport number.

Type: CodeSet

CodeName	Name	Definition
AREG	AlienRegistrationNumber	Number assigned by a government agency to identify foreign nationals.
CPFA	CPFAccountNumber	Account issued by the Central Provident Fund Board (Singapore).
DRLC	DriversLicenseNumber	Number assigned by a license authority to a driver's license.
EMID	EmployerIdentificationNumber	Number assigned to an employer by a registration authority.
IDCD	IdentityCardNumber	Number assigned by a national authority to an identity card.

CodeName	Name	Definition
NRIN	NationalRegistrationIdentificationNumber	National registration identification number. In Singapore this is known as the NRIC.
OTHR	Other	Another type of identification type.
PASS	PassportNumber	Number assigned by a passport authority to a passport.
POCD	PostOfficeCardNumber	Post office card number as assigned by a national post office.
SOCS	SocialSecurityNumber	Number assigned by a social security agency.
SRSA	SRSAccountNumber	Supplementary retirement scheme account number.
GUNL	GunLicenseNumber	Gun license number as assigned by a gun licensing authority.

13.2.2.37 PreferredContactMethod2Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

13.2.2.38 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

13.2.2.39 RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

13.2.2.40 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

13.2.2.41 ResidentialStatus1Code

Definition: Specifies the residential status of an individual.

Type: CodeSet

CodeName	Name	Definition
RESI	Resident	Resident.
PRES	PermanentResident	Permanent resident.
NRES	NonResident	Non-resident.

13.2.2.42 SwitchStatus1Code

Definition: Specifies the status of a given account switch.

Type: CodeSet

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded staus should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.

CodeName	Name	Definition
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

13.2.2.43 SwitchType1Code

Definition: Specifies the status of the switch either full or part for a given account.

Type: CodeSet

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

13.2.2.44 TaxRateMarker1Code

Definition: Specifies the rate of tax levied.

Type: CodeSet

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

13.2.2.45 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.

CodeName	Name	Definition
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

13.2.3   Date

13.2.3.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

13.2.4   DateTime

13.2.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

13.2.5   IdentifierSet

13.2.5.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern   [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

  Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

13.2.5.2 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern   [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

  Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

13.2.5.3 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the

2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

Identification scheme: National Banking Association; International Bank Account Number (ISO 13616)

Format

pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Constraints

- **IBAN**

  A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

13.2.5.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern	[A-Z0-9]{18,18}[0-9]{2,2}

13.2.5.5 UUIDv4Identifier

Definition: Universally Unique IDentifier (UUID) version 4, as described in IETC RFC 4122 "Universally Unique IDentifier (UUID) URN Namespace".

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

13.2.6   Indicator

13.2.6.1 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

13.2.6.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

13.2.6.3 YesNoIndicator

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

13.2.7 Quantity

13.2.7.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

13.2.7.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

13.2.8 Rate

13.2.8.1 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10

baseValue   100.0

13.2.9   Text

13.2.9.1 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern   [a-zA-Z0-9]{4}

13.2.9.2 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength   1
maxLength   10

13.2.9.3 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength   1
maxLength   128

13.2.9.4 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength   1
maxLength   140

13.2.9.5 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

13.2.9.6 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

13.2.9.7 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

13.2.9.8 Max256Text

Definition: Specifies a character string with a maximum length of 256 characters.

Type: Text

Format

minLength	1
maxLength	256

13.2.9.9 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

13.2.9.10 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

13.2.9.11 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

13.2.9.12 Max3NumericText

Definition: Specifies a numeric string with a maximum length of 3 digits.

Type: Text

Format

pattern	[0-9]{1,3}

13.2.9.13 Max4AlphaNumericText

Definition: Specifies an alphanumeric string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4
pattern	[a-zA-Z0-9]{1,4}

13.2.9.14 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

13.2.9.15 Max6Text

Definition: Specifies a character string with a maximum length of 6 characters.

Type: Text

Format

minLength	1
maxLength	6

13.2.9.16 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

13.2.9.17 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}

13.2.10   Year

13.2.10.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year