Standards

Standards MX

Message Reference Guide

FinancialInstitutionDirectDebitV06 (pacs.010.001.06)

This publication includes information exported from the MyStandards web platform.

For the official documentation of the messages included in this publication, see the relevant Standards MX Message Reference Guides available on swift.com > Support > Documentation

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1   MX pacs.010.001.06 FinancialInstitutionDirectDebitV06

1.1   MessageDefinition Functionality

Scope:

The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to one or more creditor(s), where both debtor and creditor are financial institutions.

Usage:

The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios.

Outline

The FinancialInstitutionDirectDebitV06 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

   Common characteristics for all individual transactions included in the message.

B. CreditInstruction

   Characteristics that apply to the credit side of the payment transaction(s) included in the message.

C. SupplementaryData

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

1.2   Structure

Index	Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Message root <Document> <FIDrctDbt>	[1..1]		C18	
		GroupHeader *<GrpHdr>*	[1..1]			11
		MessageIdentification *<MsgId>*	[1..1]	Text		11
		CreationDateTime *<CreDtTm>*	[1..1]	DateTime		11
		NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		11
		ControlSum *<CtrlSum>*	[0..1]	Quantity		12
		InstructingAgent *<InstgAgt>*	[0..1]	±		12
		InstructedAgent *<InstdAgt>*	[0..1]	±		12
		CreditInstruction *<CdtInstr>*	[1..*]		✓C5, ✓C10, ✓C11, ✓C12, ✓C13, ✓C14, ✓C15, ✓C16, ✓C17, C20, ✓C21, C23	13
		CreditIdentification *<CdtId>*	[1..1]	Text		17
		BatchBooking *<BtchBookg>*	[0..1]	Indicator		17
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		18
		TotalInterbankSettlementAmount *<TtlIntrBkSttlmAmt>*	[0..1]	Amount	✓C1, ✓C6	18
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		19
		SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			19
		DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		19
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		19
		InstructingAgent *<InstgAgt>*	[0..1]	±		20
		InstructedAgent *<InstdAgt>*	[0..1]	±		20
		IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		21
		IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	✓C9, C8	22
		IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		23
		IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	✓C9, C8	23

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		24
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C9, C8	25
		CreditorAgent <*CdtrAgt*>	[0..1]	±		26
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C9, C8	26
		Creditor <*Cdtr*>	[1..1]	±		27
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C9, C8	28
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		29
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		29
		DirectDebitTransactionInformation <*DrctDbtTxInf*>	[1..*]		C24	30
		PaymentIdentification <*PmtId*>	[1..1]	±	✓C22	31
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		31
		InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	✓C1, ✓C6	32
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		33
		SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		33
		SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			33
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		33
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		33
		SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		34
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		34
		Debtor <*Dbtr*>	[1..1]	±		35
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C9, C8	35
		DebtorAgent <*DbtrAgt*>	[0..1]	±		36
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C9, C8	36
		InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		37
		Purpose <*Purp*>	[0..1]	±		37
		RemittanceInformation <*RmtInf*>	[0..1]	±		38
		SupplementaryData <*SplmtryData*>	[0..*]	±	C19	38
		SupplementaryData <*SplmtryData*>	[0..*]	±	C19	38

1.3   Constraints

C1   ActiveCurrency ✓

(Rule)

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. (Algorithm)

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00005

– *Error Text:* Invalid currency code

C2   ActiveOrHistoricCurrency ✓

(Rule)

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. (Algorithm)

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

C3   BICFI ✓

(Rule)

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. (Algorithm)

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00001

– *Error Text:* Invalid FI BIC.

C4   Country ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00004

– *Error Text:* Invalid Country Code.

C5   CreditorAgentAccountRule ✓

(Rule)

If CreditorAgentAccount is present, then CreditorAgent must be
present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00058

– *Error Text:* Invalid message content for creditor agent account.

C6   CurrencyAmount ✓

(Rule)

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

Note: The decimal separator is a dot. (Algorithm)

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

– *Error Text:* Invalid currency code or too many decimal digits.

C7   IBAN ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00003

– *Error Text:* Invalid IBAN format or invalid check digits.

C8   IdentificationAndProxyGuideline

(Guideline)

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.

C9   IdentificationOrProxyPresenceRule ✓

(Rule)

Identification must be present or Proxy must be present. Both may be
present. (CrossElementSimpleRule)

Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00498

   – *Error Text:* Missing account identification or account proxy.

C10   InterbankSettlementDateRule ✓

(Rule)

If InterbankSettlementDate is present, then DirectDebitTransactionInformation/ InterbankSettlementDate is not allowed. (CrossElementComplexRule)

Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00045

   – *Error Text:* Invalid message content for interbank settlement date.

C11   IntermediaryAgent1AccountRule ✓

(Rule)

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present. (CrossElementComplexRule)

Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00052

   – *Error Text:* Invalid message content for intermediary agent 1 account.

C12   IntermediaryAgent1Rule ✓

(Rule)

If IntermediaryAgent1 is present, then CreditorAgent must be present. (CrossElementComplexRule)

Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00060

   – *Error Text:* Invalid message content for intermediary agent 1.

C13   IntermediaryAgent2AccountRule ✓

(Rule)

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present. (CrossElementComplexRule)

Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00053

– *Error Text:* Invalid message content for intermediary agent 2 account.

C14   **IntermediaryAgent2Rule** ✓

(Rule)

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00056

– *Error Text:* Invalid message content for intermediary agent 2.

C15   **IntermediaryAgent3AccountRule** ✓

(Rule)

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00054

– *Error Text:* Invalid message content for intermediary agent 3 account.

C16   **IntermediaryAgent3Rule** ✓

(Rule)

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00057

– *Error Text:* Invalid message content for intermediary agent 3.

C17   **PaymentTypeInformationRule** ✓

(Rule)

If PaymentTypeInformation is present, then DirectDebitTransactionInformation/ PaymentTypeInformation is not allowed. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00009

– *Error Text:* Invalid message content for payment type information.

C18   **SupplementaryDataRule**

(Rule)

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

This constraint is defined at the MessageDefinition level.

C19 **SupplementaryDataRule**

(Rule)

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.

C20 **TotalInterbankSettlementAmountAndSumRule**

(Rule)

If TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00043

– *Error Text:* Invalid message content for the total interbank settlement amount and sum of individual interbank settlement amounts.

C21 **TotalInterbankSettlementAmountRule** ✓

(Rule)

If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of CreditInformation/ TotalInterbankSettlementAmount. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00042

– *Error Text:* Invalid message content for the total interbank settlement amount and individual interbank settlement amount currencies.

C22 **TransactionIdentificationPresenceRule** ✓

(Rule)

TransactionIdentification or UETR must be present. Both may be present (CrossElementSimpleRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00420

– *Error Text:* No transaction identification is present

C23 **UltimateCreditorGuideline**

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C24 UltimateDebtorGuideline

(Guideline)

UltimateDebtor may only be present if different from Debtor.

1.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

1.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Common characteristics for all individual transactions included in the message.

GroupHeader <GrpHdr> contains the following **GroupHeader119** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		MessageIdentification *<MsgId>*	[1..1]	Text		11
		CreationDateTime *<CreDtTm>*	[1..1]	DateTime		11
		NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		11
		ControlSum *<CtrlSum>*	[0..1]	Quantity		12
		InstructingAgent *<InstgAgt>*	[0..1]	±		12
		InstructedAgent *<InstdAgt>*	[0..1]	±		12

1.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: Max35Text on page 80

1.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: ISODateTime on page 76

1.4.1.3 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: Max15NumericText on page 79

1.4.1.4 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: DecimalNumber on page 78

1.4.1.5 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			47
		BICFI *<BICFI>*	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		48
		LEI *<LEI>*	[0..1]	IdentifierSet		48
		Name *<Nm>*	[0..1]	Text		48
		PostalAddress *<PstlAdr>*	[0..1]	±		48
		Other *<Othr>*	[0..1]	±		49
		BranchIdentification *<BrnchId>*	[0..1]			50
		Identification *<Id>*	[0..1]	Text		50
		LEI *<LEI>*	[0..1]	IdentifierSet		50
		Name *<Nm>*	[0..1]	Text		50
		PostalAddress *<PstlAdr>*	[0..1]	±		50

1.4.1.6 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			47
		BICFI *<BICFI>*	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		48
		LEI *<LEI>*	[0..1]	IdentifierSet		48
		Name *<Nm>*	[0..1]	Text		48
		PostalAddress *<PstlAdr>*	[0..1]	±		48
		Other *<Othr>*	[0..1]	±		49
		BranchIdentification *<BrnchId>*	[0..1]			50
		Identification *<Id>*	[0..1]	Text		50
		LEI *<LEI>*	[0..1]	IdentifierSet		50
		Name *<Nm>*	[0..1]	Text		50
		PostalAddress *<PstlAdr>*	[0..1]	±		50

1.4.2 CreditInstruction <CdtInstr>

Presence: [1..*]

Definition: Characteristics that apply to the credit side of the payment transaction(s) included in the message.

Impacted by: ✓C5 CreditorAgentAccountRule ✓, ✓C10 InterbankSettlementDateRule ✓, ✓C11 IntermediaryAgent1AccountRule ✓, ✓C12 IntermediaryAgent1Rule ✓, ✓C13 IntermediaryAgent2AccountRule ✓, ✓C14 IntermediaryAgent2Rule ✓, ✓C15 IntermediaryAgent3AccountRule ✓, ✓C16 IntermediaryAgent3Rule ✓, ✓C17 PaymentTypeInformationRule ✓, C20 TotalInterbankSettlementAmountAndSumRule, ✓C21 TotalInterbankSettlementAmountRule ✓, C23 UltimateCreditorGuideline

CreditInstruction <CdtInstr> contains the following **CreditTransferTransaction66** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CreditIdentification *<CdtId>*	[1..1]	Text		17
		BatchBooking *<BtchBookg>*	[0..1]	Indicator		17
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		18
		TotalInterbankSettlementAmount *<TtlIntrBkSttlmAmt>*	[0..1]	Amount	✓C1, ✓C6	18
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		19
		SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			19
		DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		19
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		19
		InstructingAgent *<InstgAgt>*	[0..1]	±		20
		InstructedAgent *<InstdAgt>*	[0..1]	±		20
		IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		21
		IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	✓C9, C8	22
		IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		23
		IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	✓C9, C8	23
		IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		24
		IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	✓C9, C8	25
		CreditorAgent *<CdtrAgt>*	[0..1]	±		26
		CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	✓C9, C8	26
		Creditor *<Cdtr>*	[1..1]	±		27
		CreditorAccount *<CdtrAcct>*	[0..1]	±	✓C9, C8	28
		UltimateCreditor *<UltmtCdtr>*	[0..1]	±		29
		InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		29
		DirectDebitTransactionInformation *<DrctDbtTxInf>*	[1..*]		C24	30
		PaymentIdentification *<PmtId>*	[1..1]	±	✓C22	31
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		31
		InterbankSettlementAmount *<IntrBkSttlmAmt>*	[1..1]	Amount	✓C1, ✓C6	32
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		33
		SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		33

Index	Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
		SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			33
		DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		33
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		33
		SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		34
		UltimateDebtor *<UltmtDbtr>*	[0..1]	±		34
		Debtor *<Dbtr>*	[1..1]	±		35
		DebtorAccount *<DbtrAcct>*	[0..1]	±	✓C9, C8	35
		DebtorAgent *<DbtrAgt>*	[0..1]	±		36
		DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	✓C9, C8	36
		InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		37
		Purpose *<Purp>*	[0..1]	±		37
		RemittanceInformation *<RmtInf>*	[0..1]	±		38
		SupplementaryData *<SplmtryData>*	[0..*]	±	C19	38

Constraints

- **CreditorAgentAccountRule**

  If CreditorAgentAccount is present, then CreditorAgent must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00058

  – *Error Text:* Invalid message content for creditor agent account.

- **InterbankSettlementDateRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00045

  – *Error Text:* Invalid message content for interbank settlement date.

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00052

- – *Error Text:* Invalid message content for intermediary agent 1 account.

- **IntermediaryAgent1Rule**

  If IntermediaryAgent1 is present, then CreditorAgent must be present.

  Error handling:

  - – *Error severity:* Fatal

  - – *Error Code:* X00060

  - – *Error Text:* Invalid message content for intermediary agent 1.

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  Error handling:

  - – *Error severity:* Fatal

  - – *Error Code:* X00053

  - – *Error Text:* Invalid message content for intermediary agent 2 account.

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  Error handling:

  - – *Error severity:* Fatal

  - – *Error Code:* X00056

  - – *Error Text:* Invalid message content for intermediary agent 2.

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  Error handling:

  - – *Error severity:* Fatal

  - – *Error Code:* X00054

  - – *Error Text:* Invalid message content for intermediary agent 3 account.

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  Error handling:

  - – *Error severity:* Fatal

  - – *Error Code:* X00057

– *Error Text:* Invalid message content for intermediary agent 3.

- **PaymentTypeInformationRule**

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

    Error handling:

    – *Error severity:* Fatal

    – *Error Code:* X00009

    – *Error Text:* Invalid message content for payment type information.

- **TotalInterbankSettlementAmountAndSumRule**

    If TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of
    DirectDebitTransactionInformation/InterbankSettlementAmount.

    Error handling:

    – *Error severity:* Fatal

    – *Error Code:* X00043

    – *Error Text:* Invalid message content for the total interbank settlement amount and sum of
      individual interbank settlement amounts.

- **TotalInterbankSettlementAmountRule**

    If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of
    DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the
    currency of CreditInformation/TotalInterbankSettlementAmount.

    Error handling:

    – *Error severity:* Fatal

    – *Error Code:* X00042

    – *Error Text:* Invalid message content for the total interbank settlement amount and individual
      interbank settlement amount currencies.

- **UltimateCreditorGuideline**

    UltimateCreditor may only be present if different from Creditor.

1.4.2.1 CreditIdentification <CdtId>

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the credit
instruction within the message.

Datatype: Max35Text on page 80

1.4.2.2 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see <u>BatchBookingIndicator on page 78</u>):

- *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.

1.4.2.3 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Further specifies the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see <u>PaymentTypeInformation28 on page 56</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		57
		ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		57
		ServiceLevel <*SvcLvl*>	[0..*]			57
	{Or	Code <*Cd*>	[1..1]	CodeSet		58
	Or}	Proprietary <*Prtry*>	[1..1]	Text		58
		LocalInstrument <*LclInstrm*>	[0..1]			58
	{Or	Code <*Cd*>	[1..1]	CodeSet		58
	Or}	Proprietary <*Prtry*>	[1..1]	Text		58
		CategoryPurpose <*CtgyPurp*>	[0..1]			58
	{Or	Code <*Cd*>	[1..1]	CodeSet		59
	Or}	Proprietary <*Prtry*>	[1..1]	Text		59

1.4.2.4 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

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

Impacted by: ✓<u>C1 ActiveCurrency</u> ✓, ✓<u>C6 CurrencyAmount</u> ✓

Datatype: <u>ActiveCurrencyAndAmount on page 64</u>

Constraints

- **ActiveCurrency**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00005

– *Error Text:* Invalid currency code

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

– *Error Text:* Invalid currency code or too many decimal digits.

1.4.2.5 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

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

Datatype: ISODate on page 76

1.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		19
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		19

1.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: ISODateTime on page 76

1.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: ISODateTime on page 76

1.4.2.7 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			47
		BICFI *<BICFI>*	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		48
		LEI *<LEI>*	[0..1]	IdentifierSet		48
		Name *<Nm>*	[0..1]	Text		48
		PostalAddress *<PstlAdr>*	[0..1]	±		48
		Other *<Othr>*	[0..1]	±		49
		BranchIdentification *<BrnchId>*	[0..1]			50
		Identification *<Id>*	[0..1]	Text		50
		LEI *<LEI>*	[0..1]	IdentifierSet		50
		Name *<Nm>*	[0..1]	Text		50
		PostalAddress *<PstlAdr>*	[0..1]	±		50

1.4.2.8 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			47
		BICFI *<BICFI>*	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		48
		LEI *<LEI>*	[0..1]	IdentifierSet		48
		Name *<Nm>*	[0..1]	Text		48
		PostalAddress *<PstlAdr>*	[0..1]	±		48
		Other *<Othr>*	[0..1]	±		49
		BranchIdentification *<BrnchId>*	[0..1]			50
		Identification *<Id>*	[0..1]	Text		50
		LEI *<LEI>*	[0..1]	IdentifierSet		50
		Name *<Nm>*	[0..1]	Text		50
		PostalAddress *<PstlAdr>*	[0..1]	±		50

1.4.2.9 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			47
		BICFI <BICFI>	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		48
		LEI <LEI>	[0..1]	IdentifierSet		48
		Name <Nm>	[0..1]	Text		48
		PostalAddress <PstlAdr>	[0..1]	±		48
		Other <Othr>	[0..1]	±		49
		BranchIdentification <BrnchId>	[0..1]			50
		Identification <Id>	[0..1]	Text		50
		LEI <LEI>	[0..1]	IdentifierSet		50
		Name <Nm>	[0..1]	Text		50
		PostalAddress <PstlAdr>	[0..1]	±		50

1.4.2.10 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: ✓C9 IdentificationOrProxyPresenceRule ✓, C8 IdentificationAndProxyGuideline

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see CashAccount40 on page 40 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		40
		Type <Tp>	[0..1]	±		41
		Currency <Ccy>	[0..1]	CodeSet		41
		Name <Nm>	[0..1]	Text		41
		Proxy <Prxy>	[0..1]	±		41

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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

  – *Error Text:* Missing account identification or account proxy.

1.4.2.11 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 46 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			47
		BICFI *<BICFI>*	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		48
		LEI *<LEI>*	[0..1]	IdentifierSet		48
		Name *<Nm>*	[0..1]	Text		48
		PostalAddress *<PstlAdr>*	[0..1]	±		48
		Other *<Othr>*	[0..1]	±		49
		BranchIdentification *<BrnchId>*	[0..1]			50
		Identification *<Id>*	[0..1]	Text		50
		LEI *<LEI>*	[0..1]	IdentifierSet		50
		Name *<Nm>*	[0..1]	Text		50
		PostalAddress *<PstlAdr>*	[0..1]	±		50

1.4.2.12 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: ✓C9 IdentificationOrProxyPresenceRule ✓, C8 IdentificationAndProxyGuideline

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see CashAccount40 on page 40 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		40
		Type *<Tp>*	[0..1]	±		41
		Currency *<Ccy>*	[0..1]	CodeSet		41
		Name *<Nm>*	[0..1]	Text		41
		Proxy *<Prxy>*	[0..1]	±		41

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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

  – *Error Text:* Missing account identification or account proxy.

1.4.2.13 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			47
		BICFI *<BICFI>*	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		48
		LEI *<LEI>*	[0..1]	IdentifierSet		48
		Name *<Nm>*	[0..1]	Text		48
		PostalAddress *<PstlAdr>*	[0..1]	±		48
		Other *<Othr>*	[0..1]	±		49
		BranchIdentification *<BrnchId>*	[0..1]			50
		Identification *<Id>*	[0..1]	Text		50
		LEI *<LEI>*	[0..1]	IdentifierSet		50
		Name *<Nm>*	[0..1]	Text		50
		PostalAddress *<PstlAdr>*	[0..1]	±		50

1.4.2.14 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: ✓C9 IdentificationOrProxyPresenceRule ✓, C8 IdentificationAndProxyGuideline

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see CashAccount40 on page 40 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		40
		Type *<Tp>*	[0..1]	±		41
		Currency *<Ccy>*	[0..1]	CodeSet		41
		Name *<Nm>*	[0..1]	Text		41
		Proxy *<Prxy>*	[0..1]	±		41

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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

  – *Error Text:* Missing account identification or account proxy.

1.4.2.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			47
		BICFI <*BICFI*>	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		48
		LEI <*LEI*>	[0..1]	IdentifierSet		48
		Name <*Nm*>	[0..1]	Text		48
		PostalAddress <*PstlAdr*>	[0..1]	±		48
		Other <*Othr*>	[0..1]	±		49
		BranchIdentification <*BrnchId*>	[0..1]			50
		Identification <*Id*>	[0..1]	Text		50
		LEI <*LEI*>	[0..1]	IdentifierSet		50
		Name <*Nm*>	[0..1]	Text		50
		PostalAddress <*PstlAdr*>	[0..1]	±		50

1.4.2.16 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C9 IdentificationOrProxyPresenceRule ✓, C8 IdentificationAndProxyGuideline

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see <u>CashAccount40 on page 40</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		40
		Type <*Tp*>	[0..1]	±		41
		Currency <*Ccy*>	[0..1]	CodeSet		41
		Name <*Nm*>	[0..1]	Text		41
		Proxy <*Prxy*>	[0..1]	±		41

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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

  – *Error Text:* Missing account identification or account proxy.

1.4.2.17 Creditor <Cdtr>

Presence: [1..1]

Definition: Financial institution that receives an amount of money from the financial institutional debtor.

Creditor <Cdtr> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 46</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			47
		BICFI *<BICFI>*	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		48
		LEI *<LEI>*	[0..1]	IdentifierSet		48
		Name *<Nm>*	[0..1]	Text		48
		PostalAddress *<PstlAdr>*	[0..1]	±		48
		Other *<Othr>*	[0..1]	±		49
		BranchIdentification *<BrnchId>*	[0..1]			50
		Identification *<Id>*	[0..1]	Text		50
		LEI *<LEI>*	[0..1]	IdentifierSet		50
		Name *<Nm>*	[0..1]	Text		50
		PostalAddress *<PstlAdr>*	[0..1]	±		50

1.4.2.18 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: ✓<u>C9 IdentificationOrProxyPresenceRule</u> ✓, <u>C8 IdentificationAndProxyGuideline</u>

CreditorAccount <CdtrAcct> contains the following elements (see <u>CashAccount40 on page 40</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		40
		Type *<Tp>*	[0..1]	±		41
		Currency *<Ccy>*	[0..1]	CodeSet		41
		Name *<Nm>*	[0..1]	Text		41
		Proxy *<Prxy>*	[0..1]	±		41

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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

  – *Error Text:* Missing account identification or account proxy.

1.4.2.19 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			47
		BICFI <*BICFI*>	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		48
		LEI <*LEI*>	[0..1]	IdentifierSet		48
		Name <*Nm*>	[0..1]	Text		48
		PostalAddress <*PstlAdr*>	[0..1]	±		48
		Other <*Othr*>	[0..1]	±		49
		BranchIdentification <*BrnchId*>	[0..1]			50
		Identification <*Id*>	[0..1]	Text		50
		LEI <*LEI*>	[0..1]	IdentifierSet		50
		Name <*Nm*>	[0..1]	Text		50
		PostalAddress <*PstlAdr*>	[0..1]	±		50

1.4.2.20 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see InstructionForCreditorAgent3 on page 56 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Code <Cd>	[0..1]	CodeSet		56
		InstructionInformation <InstrInf>	[0..1]	Text		56

1.4.2.21 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

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

Impacted by: C24 UltimateDebtorGuideline

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following **DirectDebitTransactionInformation33** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		PaymentIdentification <PmtId>	[1..1]	±	✓C22	31
		PaymentTypeInformation <PmtTpInf>	[0..1]	±		31
		InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	✓C1, ✓C6	32
		InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		33
		SettlementPriority <SttlmPrty>	[0..1]	CodeSet		33
		SettlementTimeIndication <SttlmTmIndctn>	[0..1]			33
		DebitDateTime <DbtDtTm>	[0..1]	DateTime		33
		CreditDateTime <CdtDtTm>	[0..1]	DateTime		33
		SettlementTimeRequest <SttlmTmReq>	[0..1]	±		34
		UltimateDebtor <UltmtDbtr>	[0..1]	±		34
		Debtor <Dbtr>	[1..1]	±		35
		DebtorAccount <DbtrAcct>	[0..1]	±	✓C9, C8	35
		DebtorAgent <DbtrAgt>	[0..1]	±		36
		DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	✓C9, C8	36
		InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		37
		Purpose <Purp>	[0..1]	±		37
		RemittanceInformation <RmtInf>	[0..1]	±		38

Constraints

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

1.4.2.21.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: References used for a payment instruction.

Impacted by: ✓C22 TransactionIdentificationPresenceRule ✓

PaymentIdentification <PmtId> contains the following elements (see PaymentIdentification13 on page 52 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionIdentification *<InstrId>*	[0..1]	Text		52
		EndToEndIdentification *<EndToEndId>*	[1..1]	Text		53
		TransactionIdentification *<TxId>*	[0..1]	Text		53
		UETR *<UETR>*	[0..1]	IdentifierSet		53
		ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		53

Constraints

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00420

  – *Error Text:* No transaction identification is present

1.4.2.21.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see
PaymentTypeInformation28 on page 56 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructionPriority <InstrPrty>	[0..1]	CodeSet		57
		ClearingChannel <ClrChanl>	[0..1]	CodeSet		57
		ServiceLevel <SvcLvl>	[0..*]			57
	{Or	Code <Cd>	[1..1]	CodeSet		58
	Or}	Proprietary <Prtry>	[1..1]	Text		58
		LocalInstrument <LclInstrm>	[0..1]			58
	{Or	Code <Cd>	[1..1]	CodeSet		58
	Or}	Proprietary <Prtry>	[1..1]	Text		58
		CategoryPurpose <CtgyPurp>	[0..1]			58
	{Or	Code <Cd>	[1..1]	CodeSet		59
	Or}	Proprietary <Prtry>	[1..1]	Text		59

1.4.2.21.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

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

Impacted by: ✓C1 ActiveCurrency ✓, ✓C6 CurrencyAmount ✓

Datatype: ActiveCurrencyAndAmount on page 64

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.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00005

– *Error Text:* Invalid currency code

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

– *Error Text:* Invalid currency code or too many decimal digits.

1.4.2.21.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

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

Datatype: ISODate on page 76

1.4.2.21.5 SettlementPriority <SttlmPrty>

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 settlement instruction.

Datatype: Priority3Code on page 75

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

1.4.2.21.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		33
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		33

1.4.2.21.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: ISODateTime on page 76

1.4.2.21.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: ISODateTime on page 76

1.4.2.21.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time(s) of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see SettlementTimeRequest2 on page 55 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CLSTime *<CLSTm>*	[0..1]	Time		55
		TillTime *<TillTm>*	[0..1]	Time		55
		FromTime *<FrTm>*	[0..1]	Time		56
		RejectTime *<RjctTm>*	[0..1]	Time		56

1.4.2.21.8 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			47
		BICFI *<BICFI>*	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		48
		LEI *<LEI>*	[0..1]	IdentifierSet		48
		Name *<Nm>*	[0..1]	Text		48
		PostalAddress *<PstlAdr>*	[0..1]	±		48
		Other *<Othr>*	[0..1]	±		49
		BranchIdentification *<BrnchId>*	[0..1]			50
		Identification *<Id>*	[0..1]	Text		50
		LEI *<LEI>*	[0..1]	IdentifierSet		50
		Name *<Nm>*	[0..1]	Text		50
		PostalAddress *<PstlAdr>*	[0..1]	±		50

1.4.2.21.9 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			47
		BICFI <*BICFI*>	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		48
		LEI <*LEI*>	[0..1]	IdentifierSet		48
		Name <*Nm*>	[0..1]	Text		48
		PostalAddress <*PstlAdr*>	[0..1]	±		48
		Other <*Othr*>	[0..1]	±		49
		BranchIdentification <*BrnchId*>	[0..1]			50
		Identification <*Id*>	[0..1]	Text		50
		LEI <*LEI*>	[0..1]	IdentifierSet		50
		Name <*Nm*>	[0..1]	Text		50
		PostalAddress <*PstlAdr*>	[0..1]	±		50

1.4.2.21.10 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: ✓C9 IdentificationOrProxyPresenceRule ✓, C8 IdentificationAndProxyGuideline

DebtorAccount <DbtrAcct> contains the following elements (see CashAccount40 on page 40 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		40
		Type <*Tp*>	[0..1]	±		41
		Currency <*Ccy*>	[0..1]	CodeSet		41
		Name <*Nm*>	[0..1]	Text		41
		Proxy <*Prxy*>	[0..1]	±		41

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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

  – *Error Text:* Missing account identification or account proxy.

1.4.2.21.11 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 46 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			47
		BICFI *<BICFI>*	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		48
		LEI *<LEI>*	[0..1]	IdentifierSet		48
		Name *<Nm>*	[0..1]	Text		48
		PostalAddress *<PstlAdr>*	[0..1]	±		48
		Other *<Othr>*	[0..1]	±		49
		BranchIdentification *<BrnchId>*	[0..1]			50
		Identification *<Id>*	[0..1]	Text		50
		LEI *<LEI>*	[0..1]	IdentifierSet		50
		Name *<Nm>*	[0..1]	Text		50
		PostalAddress *<PstlAdr>*	[0..1]	±		50

1.4.2.21.12 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: ✓C9 IdentificationOrProxyPresenceRule ✓, C8 IdentificationAndProxyGuideline

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see CashAccount40 on page 40 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		40
		Type *<Tp>*	[0..1]	±		41
		Currency *<Ccy>*	[0..1]	CodeSet		41
		Name *<Nm>*	[0..1]	Text		41
		Proxy *<Prxy>*	[0..1]	±		41

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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

  – *Error Text:* Missing account identification or account proxy.

1.4.2.21.13 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.

Datatype: Max210Text on page 79

1.4.2.21.14 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 54 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		55
	Or}	Proprietary *<Prtry>*	[1..1]	Text		55

1.4.2.21.15 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 RemittanceInformation2 on page 53 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Unstructured *<Ustrd>*	[0..*]	Text		54

1.4.2.22 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C19 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 54 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PlaceAndName *<PlcAndNm>*	[0..1]	Text		54
		Envelope *<Envlp>*	[1..1]	(External Schema)		54

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.

1.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C19 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see <u>SupplementaryData1 on page 54</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PlaceAndName *<PlcAndNm>*	[0..1]	Text		54
		Envelope *<Envlp>*	[1..1]	(External Schema)		54

Constraints

- **SupplementaryDataRule**

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

2 Message Items Types

2.1 MessageComponents

2.1.1 Account

2.1.1.1 CashAccount40

Definition: Provides the details to identify an account.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		40
		Type *<Tp>*	[0..1]	±		41
		Currency *<Ccy>*	[0..1]	CodeSet		41
		Name *<Nm>*	[0..1]	Text		41
		Proxy *<Prxy>*	[0..1]	±		41

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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

  – *Error Text:* Missing account identification or account proxy.

2.1.1.1.1 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 44 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet		44
	Or}	Other *<Othr>*	[1..1]	±		44

2.1.1.1.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see <u>CashAccountType2Choice on page 42</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		43
	Or}	Proprietary <*Prtry*>	[1..1]	Text		43

2.1.1.1.3 Currency <Ccy>

Presence: [0..1]

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

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

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

Datatype: <u>ActiveOrHistoricCurrencyCode on page 65</u>

2.1.1.1.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: <u>Max70Text on page 80</u>

2.1.1.1.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see <u>ProxyAccountIdentification1 on page 42</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Type <*Tp*>	[0..1]			42
	{Or	Code <*Cd*>	[1..1]	CodeSet		42
	Or}	Proprietary <*Prtry*>	[1..1]	Text		42
		Identification <*Id*>	[1..1]	Text		42

2.1.1.2 ProxyAccountIdentification1

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[0..1]			42
	{Or	Code *<Cd>*	[1..1]	CodeSet		42
	Or}	Proprietary *<Prtry>*	[1..1]	Text		42
		Identification *<Id>*	[1..1]	Text		42

2.1.1.2.1 Type <Tp>

Presence: [0..1]

Definition: Type of the proxy identification.

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		42
	Or}	Proprietary *<Prtry>*	[1..1]	Text		42

2.1.1.2.1.1 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 72

2.1.1.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 80

2.1.1.2.2 Identification <Id>

Presence: [1..1]

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

Datatype: Max2048Text on page 79

2.1.1.3 CashAccountType2Choice

Definition: Nature or use of the account.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		43
	Or}	Proprietary *<Prtry>*	[1..1]	Text		43

2.1.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ExternalCashAccountType1Code on page 69

2.1.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 80

2.1.1.4 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[1..1]	Text		43
		SchemeName <*SchmeNm*>	[0..1]			43
	{Or	Code <*Cd*>	[1..1]	CodeSet		43
	Or}	Proprietary <*Prtry*>	[1..1]	Text		44
		Issuer <*Issr*>	[0..1]	Text		44

2.1.1.4.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: Max34Text on page 79

2.1.1.4.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		43
	Or}	Proprietary <*Prtry*>	[1..1]	Text		44

2.1.1.4.2.1 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 68

2.1.1.4.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 80

2.1.1.4.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 80

2.1.2 Account Identification

2.1.2.1 AccountIdentification4Choice

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet		44
	Or}	Other <*Othr*>	[1..1]	±		44

2.1.2.1.1 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.

Datatype: IBAN2007Identifier on page 77

2.1.2.1.2 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 43 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[1..1]	Text		43
		SchemeName <*SchmeNm*>	[0..1]			43
	{Or	Code <*Cd*>	[1..1]	CodeSet		43
	Or}	Proprietary <*Prtry*>	[1..1]	Text		44
		Issuer <*Issr*>	[0..1]	Text		44

2.1.3 Financial Institution Identification

2.1.3.1 ClearingSystemMemberIdentification2

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		45
		MemberIdentification *<MmbId>*	[1..1]	Text		45

2.1.3.1.1 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 63 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		63
	Or}	Proprietary *<Prtry>*	[1..1]	Text		64

2.1.3.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: Max35Text on page 80

2.1.3.2 GenericFinancialIdentification1

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		45
		SchemeName *<SchmeNm>*	[0..1]			46
	{Or	Code *<Cd>*	[1..1]	CodeSet		46
	Or}	Proprietary *<Prtry>*	[1..1]	Text		46
		Issuer *<Issr>*	[0..1]	Text		46

2.1.3.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: Max35Text on page 80

2.1.3.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following
FinancialIdentificationSchemeName1Choice elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		46
	Or}	Proprietary *<Prtry>*	[1..1]	Text		46

2.1.3.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalFinancialInstitutionIdentification1Code on page 71

2.1.3.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 80

2.1.3.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 80

2.1.3.3 BranchAndFinancialInstitutionIdentification8

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			47
		BICFI <BICFI>	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		48
		LEI <LEI>	[0..1]	IdentifierSet		48
		Name <Nm>	[0..1]	Text		48
		PostalAddress <PstlAdr>	[0..1]	±		48
		Other <Othr>	[0..1]	±		49
		BranchIdentification <BrnchId>	[0..1]			50
		Identification <Id>	[0..1]	Text		50
		LEI <LEI>	[0..1]	IdentifierSet		50
		Name <Nm>	[0..1]	Text		50
		PostalAddress <PstlAdr>	[0..1]	±		50

2.1.3.3.1 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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		BICFI <BICFI>	[0..1]	IdentifierSet		47
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		48
		LEI <LEI>	[0..1]	IdentifierSet		48
		Name <Nm>	[0..1]	Text		48
		PostalAddress <PstlAdr>	[0..1]	±		48
		Other <Othr>	[0..1]	±		49

2.1.3.3.1.1 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)".

Datatype: BICFIDec2014Identifier on page 76

2.1.3.3.1.2 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 45 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		45
		MemberIdentification *<MmbId>*	[1..1]	Text		45

2.1.3.3.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: LEIIdentifier on page 77

2.1.3.3.1.4 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 78

2.1.3.3.1.5 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 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]			60
	{Or	Code <Cd>	[1..1]	CodeSet		60
	Or}	Proprietary <Prtry>	[1..1]	±		61
		CareOf <CareOf>	[0..1]	Text		61
		Department <Dept>	[0..1]	Text		61
		SubDepartment <SubDept>	[0..1]	Text		61
		StreetName <StrtNm>	[0..1]	Text		61
		BuildingNumber <BldgNb>	[0..1]	Text		62
		BuildingName <BldgNm>	[0..1]	Text		62
		Floor <Flr>	[0..1]	Text		62
		UnitNumber <UnitNb>	[0..1]	Text		62
		PostBox <PstBx>	[0..1]	Text		62
		Room <Room>	[0..1]	Text		62
		PostCode <PstCd>	[0..1]	Text		62
		TownName <TwnNm>	[0..1]	Text		62
		TownLocationName <TwnLctnNm>	[0..1]	Text		63
		DistrictName <DstrctNm>	[0..1]	Text		63
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		63
		Country <Ctry>	[0..1]	CodeSet		63
		AddressLine <AdrLine>	[0..7]	Text		63

2.1.3.3.1.6 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 45</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	Text		45
		SchemeName <SchmeNm>	[0..1]			46
	{Or	Code <Cd>	[1..1]	CodeSet		46
	Or}	Proprietary <Prtry>	[1..1]	Text		46
		Issuer <Issr>	[0..1]	Text		46

2.1.3.3.2 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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	Text		50
		LEI <LEI>	[0..1]	IdentifierSet		50
		Name <Nm>	[0..1]	Text		50
		PostalAddress <PstlAdr>	[0..1]	±		50

2.1.3.3.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 80</u>

2.1.3.3.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: <u>LEIIdentifier on page 77</u>

2.1.3.3.2.3 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 78</u>

2.1.3.3.2.4 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 <u>PostalAddress27 on page 59</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		AddressType *<AdrTp>*	[0..1]			60
	{Or	Code *<Cd>*	[1..1]	CodeSet		60
	Or}	Proprietary *<Prtry>*	[1..1]	±		61
		CareOf *<CareOf>*	[0..1]	Text		61
		Department *<Dept>*	[0..1]	Text		61
		SubDepartment *<SubDept>*	[0..1]	Text		61
		StreetName *<StrtNm>*	[0..1]	Text		61
		BuildingNumber *<BldgNb>*	[0..1]	Text		62
		BuildingName *<BldgNm>*	[0..1]	Text		62
		Floor *<Flr>*	[0..1]	Text		62
		UnitNumber *<UnitNb>*	[0..1]	Text		62
		PostBox *<PstBx>*	[0..1]	Text		62
		Room *<Room>*	[0..1]	Text		62
		PostCode *<PstCd>*	[0..1]	Text		62
		TownName *<TwnNm>*	[0..1]	Text		62
		TownLocationName *<TwnLctnNm>*	[0..1]	Text		63
		DistrictName *<DstrctNm>*	[0..1]	Text		63
		CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		63
		Country *<Ctry>*	[0..1]	CodeSet		63
		AddressLine *<AdrLine>*	[0..7]	Text		63

2.1.4　　　Identification Information

2.1.4.1　GenericIdentification30

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		52
		Issuer *<Issr>*	[1..1]	Text		52
		SchemeName *<SchmeNm>*	[0..1]	Text		52

2.1.4.1.1 Identification <Id>

Presence: [1..1]

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

Datatype: Exact4AlphaNumericText on page 78

2.1.4.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 80

2.1.4.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: Max35Text on page 80

2.1.4.2 PaymentIdentification13

Definition: Provides further means of referencing a payment transaction.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionIdentification *<InstrId>*	[0..1]	Text		52
		EndToEndIdentification *<EndToEndId>*	[1..1]	Text		53
		TransactionIdentification *<TxId>*	[0..1]	Text		53
		UETR *<UETR>*	[0..1]	IdentifierSet		53
		ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		53

Constraints

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00420

  – *Error Text:* No transaction identification is present

2.1.4.2.1 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 80

2.1.4.2.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

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

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

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

Datatype: Max35Text on page 80

2.1.4.2.3 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: Max35Text on page 80

2.1.4.2.4 UETR <UETR>

Presence: [0..1]

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

Datatype: UUIDv4Identifier on page 77

2.1.4.2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: Max35Text on page 80

2.1.5   Miscellaneous

2.1.5.1 RemittanceInformation2

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Unstructured *<Ustrd>*	[0..*]	Text		54

2.1.5.1.1 Unstructured <Ustrd>

Presence: [0..*]

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

Datatype: Max140Text on page 78

2.1.5.2 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PlaceAndName *<PlcAndNm>*	[0..1]	Text		54
		Envelope *<Envlp>*	[1..1]	(External Schema)		54

Constraints

- **SupplementaryDataRule**

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

2.1.5.2.1 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 80

2.1.5.2.2 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.

2.1.5.3 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		55
	Or}	Proprietary <*Prtry*>	[1..1]	Text		55

2.1.5.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalPurpose1Code on page 73

2.1.5.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: Max35Text on page 80

2.1.6 Payment

2.1.6.1 SettlementTimeRequest2

Definition: Provides information on the requested settlement time(s) of the payment instruction.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		CLSTime <*CLSTm*>	[0..1]	Time		55
		TillTime <*TillTm*>	[0..1]	Time		55
		FromTime <*FrTm*>	[0..1]	Time		56
		RejectTime <*RjctTm*>	[0..1]	Time		56

2.1.6.1.1 CLSTime <CLSTm>

Presence: [0..1]

Definition: Time by which the amount of money must be credited, with confirmation, to the CLS Bank's account at the central bank.

Usage: Time must be expressed in Central European Time (CET).

Datatype: ISOTime on page 80

2.1.6.1.2 TillTime <TillTm>

Presence: [0..1]

Definition: Time until when the payment may be settled.

Datatype: ISOTime on page 80

2.1.6.1.3 FromTime <FrTm>

Presence: [0..1]

Definition: Time as from when the payment may be settled.

Datatype: ISOTime on page 80

2.1.6.1.4 RejectTime <RjctTm>

Presence: [0..1]

Definition: Time by when the payment must be settled to avoid rejection.

Datatype: ISOTime on page 80

2.1.6.2 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.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Code *<Cd>*	[0..1]	CodeSet		56
		InstructionInformation *<InstrInf>*	[0..1]	Text		56

2.1.6.2.1 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 70

2.1.6.2.2 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 78

2.1.7   Payment Type

2.1.7.1 PaymentTypeInformation28

Definition: Provides further details of the type of payment.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		57
		ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		57
		ServiceLevel <*SvcLvl*>	[0..*]			57
	{Or	Code <*Cd*>	[1..1]	CodeSet		58
	Or}	Proprietary <*Prtry*>	[1..1]	Text		58
		LocalInstrument <*LclInstrm*>	[0..1]			58
	{Or	Code <*Cd*>	[1..1]	CodeSet		58
	Or}	Proprietary <*Prtry*>	[1..1]	Text		58
		CategoryPurpose <*CtgyPurp*>	[0..1]			58
	{Or	Code <*Cd*>	[1..1]	CodeSet		59
	Or}	Proprietary <*Prtry*>	[1..1]	Text		59

2.1.7.1.1 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 75

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

2.1.7.1.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: ClearingChannel2Code on page 67

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

2.1.7.1.3 ServiceLevel <SvcLvl>

Presence: [0..*]

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

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		58
	Or}	Proprietary *<Prtry>*	[1..1]	Text		58

2.1.7.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalServiceLevel1Code on page 74

2.1.7.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 80

2.1.7.1.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		58
	Or}	Proprietary *<Prtry>*	[1..1]	Text		58

2.1.7.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalLocalInstrument1Code on page 72

2.1.7.1.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 80

2.1.7.1.5 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		59
	Or}	Proprietary *<Prtry>*	[1..1]	Text		59

2.1.7.1.5.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCategoryPurpose1Code on page 69

2.1.7.1.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 80

2.1.8   Postal Address

2.1.8.1 PostalAddress27

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		AddressType <*AdrTp*>	[0..1]			60
	{Or	Code <*Cd*>	[1..1]	CodeSet		60
	Or}	Proprietary <*Prtry*>	[1..1]	±		61
		CareOf <*CareOf*>	[0..1]	Text		61
		Department <*Dept*>	[0..1]	Text		61
		SubDepartment <*SubDept*>	[0..1]	Text		61
		StreetName <*StrtNm*>	[0..1]	Text		61
		BuildingNumber <*BldgNb*>	[0..1]	Text		62
		BuildingName <*BldgNm*>	[0..1]	Text		62
		Floor <*Flr*>	[0..1]	Text		62
		UnitNumber <*UnitNb*>	[0..1]	Text		62
		PostBox <*PstBx*>	[0..1]	Text		62
		Room <*Room*>	[0..1]	Text		62
		PostCode <*PstCd*>	[0..1]	Text		62
		TownName <*TwnNm*>	[0..1]	Text		62
		TownLocationName <*TwnLctnNm*>	[0..1]	Text		63
		DistrictName <*DstrctNm*>	[0..1]	Text		63
		CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		63
		Country <*Ctry*>	[0..1]	CodeSet		63
		AddressLine <*AdrLine*>	[0..7]	Text		63

2.1.8.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

AddressType <AdrTp> contains one of the following **AddressType3Choice** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		60
	Or}	Proprietary <*Prtry*>	[1..1]	±		61

2.1.8.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: AddressType2Code on page 66

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.

2.1.8.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see GenericIdentification30 on page 51 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[1..1]	Text		52
		Issuer <*Issr*>	[1..1]	Text		52
		SchemeName <*SchmeNm*>	[0..1]	Text		52

2.1.8.1.2 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 78

2.1.8.1.3 Department <Dept>

Presence: [0..1]

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

Datatype: Max70Text on page 80

2.1.8.1.4 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: Max70Text on page 80

2.1.8.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: Max140Text on page 78

2.1.8.1.6 BuildingNumber \<BldgNb\>

Presence: [0..1]

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

Datatype: Max16Text on page 79

2.1.8.1.7 BuildingName \<BldgNm\>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: Max140Text on page 78

2.1.8.1.8 Floor \<Flr\>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: Max70Text on page 80

2.1.8.1.9 UnitNumber \<UnitNb\>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: Max16Text on page 79

2.1.8.1.10 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 79

2.1.8.1.11 Room \<Room\>

Presence: [0..1]

Definition: Building room number.

Datatype: Max70Text on page 80

2.1.8.1.12 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 79

2.1.8.1.13 TownName \<TwnNm\>

Presence: [0..1]

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

Datatype: Max140Text on page 78

2.1.8.1.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: Max140Text on page 78

2.1.8.1.15 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: Max140Text on page 78

2.1.8.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: Max35Text on page 80

2.1.8.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Datatype: CountryCode on page 67

2.1.8.1.18 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 80

2.1.9   System Identification

2.1.9.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		63
	Or}	Proprietary *<Prtry>*	[1..1]	Text		64

2.1.9.1.1 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 70

2.1.9.1.2 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 80

2.2 Message Datatypes

2.2.1 Amount

2.2.1.1 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 65

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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00005

  – *Error Text:* Invalid currency code

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

– *Error Text:* Invalid currency code or too many decimal digits.

2.2.2 CodeSet

2.2.2.1 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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00005

  – *Error Text:* Invalid currency code

Restricts

2.2.2.2 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.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

Restricts

ParentCurrencyCode on page 74

2.2.2.3 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.
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.

Restricts

AddressTypeCode on page 66

2.2.2.4 AddressTypeCode

Definition: Specifies the type of address.

Type: CodeSet

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

CodeName	Name	Definition
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

Is restricted by

AddressType2Code on page 66

2.2.2.5 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

Restricts

ClearingChannelCode on page 67

2.2.2.6 ClearingChannelCode

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

Is restricted by

ClearingChannel2Code on page 67

2.2.2.7 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).

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00004

  – *Error Text:* Invalid Country Code.

2.2.2.8 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

Restricts

ExternalAccountIdentificationCode on page 68

2.2.2.9 ExternalAccountIdentificationCode

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

Is restricted by

ExternalAccountIdentification1Code on page 68

2.2.2.10 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

Restricts

ExternalCashAccountTypeCode on page 69

2.2.2.11 ExternalCashAccountTypeCode

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

Is restricted by

ExternalCashAccountType1Code on page 69

2.2.2.12 ExternalCategoryPurpose1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalCategoryPurposeCode on page 70

2.2.2.13 ExternalCategoryPurposeCode

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

Is restricted by

ExternalCategoryPurpose1Code on page 69

2.2.2.14 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

Restricts

ExternalClearingSystemIdentificationCode on page 70

2.2.2.15 ExternalClearingSystemIdentificationCode

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

Is restricted by

ExternalClearingSystemIdentification1Code on page 70

2.2.2.16 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

Restricts

2.2.2.17 ExternalCreditorAgentInstructionCode

Definition: Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

2.2.2.18 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

Restricts

2.2.2.19 ExternalFinancialInstitutionIdentificationCode

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

Is restricted by

ExternalFinancialInstitutionIdentification1Code on page 71

2.2.2.20 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

Restricts

ExternalLocalInstrumentCode on page 72

2.2.2.21 ExternalLocalInstrumentCode

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

Is restricted by

ExternalLocalInstrument1Code on page 72

2.2.2.22 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

Restricts

2.2.2.23 ExternalProxyAccountTypeCode

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

Is restricted by

2.2.2.24 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

Restricts

2.2.2.25 ExternalPurposeCode

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

Is restricted by

ExternalPurpose1Code on page 73

2.2.2.26 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

Restricts

ExternalServiceLevelCode on page 74

2.2.2.27 ExternalServiceLevelCode

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalServiceLevel1Code on page 74

2.2.2.28 ParentCurrencyCode

Definition: 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". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Is restricted by

ActiveCurrencyCode on page 65, ActiveOrHistoricCurrencyCode on page 65

2.2.2.29 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.

Restricts

PriorityCode on page 75

2.2.2.30 Priority3Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

Restricts

PriorityCode on page 75

2.2.2.31 PriorityCode

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.
LOWW	Low	Priority level is low.

Is restricted by

Priority2Code on page 75, Priority3Code on page 75

2.2.3 Date

2.2.3.1 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

2.2.4 DateTime

2.2.4.1 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

2.2.5 IdentifierSet

2.2.5.1 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.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00001

– *Error Text:* Invalid FI BIC.

2.2.5.2 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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00003

  – *Error Text:* Invalid IBAN format or invalid check digits.

2.2.5.3 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}

2.2.5.4 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}

2.2.6 Indicator

2.2.6.1 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.

2.2.7 Quantity

2.2.7.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

2.2.8 Text

2.2.8.1 Exact4AlphaNumericText

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

Type: Text

Format

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

2.2.8.2 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

2.2.8.3 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

2.2.8.4 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

2.2.8.5 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

2.2.8.6 Max210Text

Definition: Specifies a character string with a maximum length of 210 characters.

Type: Text

Format

minLength	1
maxLength	210

2.2.8.7 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

2.2.8.8 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

2.2.8.9 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

2.2.8.10 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

2.2.9 Time

2.2.9.1 ISOTime

Definition: A particular point in the progression of time in a calendar day expressed in either UTC time format (hh:mm:ss.sssZ), local time with UTC offset format (hh:mm:ss.sss+/-hh:mm), or local time format (hh: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: Time

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