Standards

Standards MX

Message Reference Guide

FinancialInstitutionCreditTransferV12 (pacs.009.001.12)

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

Table of Contents

1 MX pacs.009.001.12 FinancialInstitutionCreditTransferV12

1.1 MessageDefinition Functionality

Scope

The FinancialInstitutionCreditTransfer message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system.

It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.

Usage

The FinancialInstitutionCreditTransfer message is exchanged between agents and can contain one or more credit transfer instructions where debtor and creditor are both financial institutions.

The FinancialInstitutionCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction.

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

Outline

The FinancialInstitutionCreditTransferV12 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer(s).

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> <FICdtTrf>	[1..1]		✓C12, ✓C13, ✓C17, ✓C19, ✓C38, C62, C67, ✓C68, ✓C70	
		GroupHeader <*GrpHdr*>	[1..1]		✓C66	28
		MessageIdentification <*MsgId*>	[1..1]	Text		30
		CreationDateTime <*CreDtTm*>	[1..1]	DateTime		30
		ExpiryDateTime <*XpryDtTm*>	[0..1]	DateTime		30
		BatchBooking <*BtchBookg*>	[0..1]	Indicator		30
		NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		30
		ControlSum <*CtrlSum*>	[0..1]	Quantity		31
		TotalInterbankSettlementAmount <*TtlIntrBkSttlmAmt*>	[0..1]	Amount	✓C1, ✓C8	31
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		31
		SettlementInformation <*SttlmInf*>	[1..1]		✓C18, ✓C20, ✓C58, ✓C59, ✓C60, ✓C61, ✓C64, ✓C65	32
		SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		34
		SettlementAccount <*SttlmAcct*>	[0..1]	±	✓C16, C15	34
		ClearingSystem <*ClrSys*>	[0..1]			35
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		35
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		36
		InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		36
		InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	✓C16, C15	36
		InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		37
		InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	✓C16, C15	38
		ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		39

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
		ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	✓C16, C15	39
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		40
		InstructingAgent <*InstgAgt*>	[0..1]	±		41
		InstructedAgent <*InstdAgt*>	[0..1]	±		42
		CreditTransferTransactionInformation <*CdtTrfTxInf*>	[1..*]		✓C6, ✓C10, ✓C21, ✓C24, ✓C26, ✓C29, ✓C32, ✓C35, ✓C39, ✓C45, ✓C48, ✓C51, ✓C54, ✓C78, C42, C71, C74	42
		PaymentIdentification <*PmtId*>	[1..1]	±	✓C69	52
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		52
		InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	✓C1, ✓C8	53
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		54
		SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		54
		SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			54
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		54
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		55
		SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		55
		ExpiryDateTime <*XpryDtTm*>	[0..1]	DateTime		55
		PaymentSignature <*PmtSgntr*>	[0..1]			55
	{Or	**ILPV4** <*ILPV4*>	[1..1]	SchemaType		55
	Or}	**Signature** <*Sgntr*>	[1..1]	Text		56
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		56
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C16, C15	56
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		57
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C16, C15	58

Index	Or	MessageElement/BuildingBlock *<XML Tag>*	Mult.	Type	Constr. No.	Page
		PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		59
		PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	✓C16, C15	59
		InstructingAgent *<InstgAgt>*	[0..1]	±		60
		InstructedAgent *<InstdAgt>*	[0..1]	±		61
		IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		62
		IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	✓C16, C15	63
		IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		64
		IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	✓C16, C15	64
		IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		65
		IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	✓C16, C15	66
		UltimateDebtor *<UltmtDbtr>*	[0..1]	±		67
		Debtor *<Dbtr>*	[1..1]	±		67
		DebtorAccount *<DbtrAcct>*	[0..1]	±	✓C16, C15	68
		DebtorAgent *<DbtrAgt>*	[0..1]	±		69
		DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	✓C16, C15	69
		CreditorAgent *<CdtrAgt>*	[0..1]	±		70
		CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	✓C16, C15	71
		Creditor *<Cdtr>*	[1..1]	±		72
		CreditorAccount *<CdtrAcct>*	[0..1]	±	✓C16, C15	72
		UltimateCreditor *<UltmtCdtr>*	[0..1]	±		73
		InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		74
		InstructionForNextAgent *<InstrForNxtAgt>*	[0..*]			74
		Code *<Cd>*	[0..1]	CodeSet		75
		InstructionInformation *<InstrInf>*	[0..1]	Text		75
		Purpose *<Purp>*	[0..1]	±		75
		RemittanceInformation *<RmtInf>*	[0..1]	±		75
		UnderlyingAllocation *<UndrlygAllcn>*	[0..*]		C77	76
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C9	76

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
		CreditDebitIndicator <*CdtDbtInd*>	[1..1]	CodeSet		77
		Account <*Acct*>	[1..1]	±	✓C16, C15	77
		Purpose <*Purp*>	[1..1]	±		78
		Reference <*Ref*>	[1..1]	Text		78
		RelatedReferences <*RltdRefs*>	[0..*]	±		78
		UnderlyingCustomerCreditTransfer <*UndrlygCstmrCdtTrf*>	[0..1]		✓C22, ✓C27, ✓C30, ✓C33, ✓C36, ✓C40, ✓C46, ✓C49, ✓C52, ✓C55, C43, C72, C75	79
		PaymentIdentification <*PmtId*>	[0..1]	±	✓C69	84
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		85
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		85
		InitiatingParty <*InitgPty*>	[0..1]	±		86
		Debtor <*Dbtr*>	[1..1]	±		87
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C16, C15	88
		DebtorAgent <*DbtrAgt*>	[1..1]	±		89
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C16, C15	90
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		91
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C16, C15	91
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		92
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C16, C15	93
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		94
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C16, C15	94
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		95
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C16, C15	96
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		97

Index	Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
		IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	✓C16, C15	97
		IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		98
		IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	✓C16, C15	99
		CreditorAgent <CdtrAgt>	[1..1]	±		100
		CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	✓C16, C15	100
		Creditor <Cdtr>	[1..1]	±		101
		CreditorAccount <CdtrAcct>	[0..1]	±	✓C16, C15	102
		UltimateCreditor <UltmtCdtr>	[0..1]	±		103
		InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		104
		InstructionForNextAgent <InstrForNxtAgt>	[0..*]			105
		Code <Cd>	[0..1]	CodeSet		105
		InstructionInformation <InstrInf>	[0..1]	Text		105
		Purpose <Purp>	[0..1]	±		105
		Tax <Tax>	[0..1]			106
		Creditor <Cdtr>	[0..1]	±		108
		Debtor <Dbtr>	[0..1]	±		108
		UltimateDebtor <UltmtDbtr>	[0..1]	±		108
		AdministrationZone <AdmstnZone>	[0..1]	Text		109
		ReferenceNumber <RefNb>	[0..1]	Text		109
		Method <Mtd>	[0..1]	Text		109
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	✓C2, ✓C9	109
		TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	✓C2, ✓C9	110
		Date <Dt>	[0..1]	Date		110
		SequenceNumber <SeqNb>	[0..1]	Quantity		111
		Record <Rcrd>	[0..*]			111
		Type <Tp>	[0..1]	Text		111
		Category <Ctgy>	[0..1]	Text		112
		CategoryDetails <CtgyDtls>	[0..1]	Text		112
		DebtorStatus <DbtrSts>	[0..1]	Text		112

Index	Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CertificateIdentification *<CertId>*	[0..1]	Text		112
		FormsCode *<FrmsCd>*	[0..1]	Text		112
		Period *<Prd>*	[0..1]			112
		Year *<Yr>*	[0..1]	Year		112
		Type *<Tp>*	[0..1]	CodeSet		113
		FromToDate *<FrToDt>*	[0..1]	±		113
		TaxAmount *<TaxAmt>*	[0..1]			114
		Rate *<Rate>*	[0..1]	Rate		114
		TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	✓C2, ✓C9	114
		TotalAmount *<TtlAmt>*	[0..1]	Amount	✓C2, ✓C9	115
		Details *<Dtls>*	[0..*]			116
		Period *<Prd>*	[0..1]			116
		Year *<Yr>*	[0..1]	Year		116
		Type *<Tp>*	[0..1]	CodeSet		116
		FromToDate *<FrToDt>*	[0..1]	±		117
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C9	118
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		118
		RemittanceInformation *<RmtInf>*	[0..1]	±		118
		InstructedAmount *<InstdAmt>*	[0..1]	Amount	✓C2, ✓C9	119
		UnderlyingFinancialInstitutionCreditTransfer *<UndrlygFICdtTrf>*	[0..1]		✓C7, ✓C11, ✓C23, ✓C25, ✓C28, ✓C31, ✓C34, ✓C37, ✓C41, ✓C47, ✓C50, ✓C53, ✓C56, C44, C73, C76	119
		PaymentIdentification *<PmtId>*	[1..1]	±	✓C69	125
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		126

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
		InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	✓C1, ✓C8	126
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		127
		SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		127
		SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			127
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		127
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		128
		SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		128
		ExpiryDateTime <*XpryDtTm*>	[0..1]	DateTime		128
		PaymentSignature <*PmtSgntr*>	[0..1]			128
	{Or	**ILPV4** <*ILPV4*>	[1..1]	SchemaType		128
	Or}	**Signature** <*Sgntr*>	[1..1]	Text		129
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		129
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C16, C15	129
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		130
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C16, C15	131
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		132
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C16, C15	132
		InstructingAgent <*InstgAgt*>	[0..1]	±		133
		InstructedAgent <*InstdAgt*>	[0..1]	±		134
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		135
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C16, C15	136
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		137
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C16, C15	137
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		138
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C16, C15	139
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		140
		Debtor <*Dbtr*>	[1..1]	±		140
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C16, C15	141

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
		DebtorAgent <*DbtrAgt*>	[0..1]	±		142
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C16, C15	142
		CreditorAgent <*CdtrAgt*>	[0..1]	±		143
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C16, C15	144
		Creditor <*Cdtr*>	[1..1]	±		145
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C16, C15	145
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		146
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		147
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			147
		Code <*Cd*>	[0..1]	CodeSet		148
		InstructionInformation <*InstrInf*>	[0..1]	Text		148
		Purpose <*Purp*>	[0..1]	±		148
		RemittanceInformation <*RmtInf*>	[0..1]	±		148
		UnderlyingAllocation <*UndrlygAllcn*>	[0..*]		C77	149
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C9	149
		CreditDebitIndicator <*CdtDbtInd*>	[1..1]	CodeSet		150
		Account <*Acct*>	[1..1]	±	✓C16, C15	150
		Purpose <*Purp*>	[1..1]	±		151
		Reference <*Ref*>	[1..1]	Text		151
		RelatedReferences <*RltdRefs*>	[0..*]	±		151
		SupplementaryData <*SplmtryData*>	[0..*]	±	C63	152
		SupplementaryData <*SplmtryData*>	[0..*]	±	C63	152

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   AnyBIC ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00008

– *Error Text:* Invalid BIC.

C4   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.

C5   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.

C6   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.

C7   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.

C8   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.

C9   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.

C10 DebtorAgentAccountRule ✓

(Rule)

If DebtorAgentAccount is present, then DebtorAgent must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00059

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

C11 DebtorAgentAccountRule ✓

(Rule)

If DebtorAgentAccount is present, then DebtorAgent must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00059

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

C12 GroupHeaderExpiryDateTimeRule ✓

(Rule)

If GroupHeader/ExpiryDateTime is present, then CreditTransferTransactionInformation/ExpiryDateTime is not allowed. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00646

– *Error Text:* Invalid message content for expiry date time.

This constraint is defined at the MessageDefinition level.

C13 GroupHeaderInterbankSettlementDateRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00045

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

This constraint is defined at the MessageDefinition level.

C14 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.

C15 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.

C16 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.

C17 InstructedAgentRule ✓

(Rule)

If GroupHeader/InstructedAgent is present, then CreditTransferTransactionInformation/ InstructedAgent is not allowed. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00008

– *Error Text:* Invalid message content for instructed agent.

This constraint is defined at the MessageDefinition level.

C18   InstructedReimbursementAgentAccountRule ✓

(Rule)

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00037

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

C19   InstructingAgentRule ✓

(Rule)

If GroupHeader/InstructingAgent is present, then CreditTransferTransactionInformation/InstructingAgent is not allowed. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00007

– *Error Text:* Invalid message content for instructing agent.

This constraint is defined at the MessageDefinition level.

C20   InstructingReimbursementAgentAccountRule ✓

(Rule)

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00038

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

C21   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.

C22   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.

C23 **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.

C24 **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.

C25 **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.

C26 **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.

C27   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.

C28   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.

C29   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.

C30   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.

C31   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.

C32   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.

C33   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.

C34   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.

C35   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.

C36   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.

C37   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.

C38   PaymentTypeInformationRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00009

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

This constraint is defined at the MessageDefinition level.

C39   PreviousInstructingAgent1AccountRule ✓

(Rule)

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00411

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

C40 PreviousInstructingAgent1AccountRule ✓

(Rule)

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00411

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

C41 PreviousInstructingAgent1AccountRule ✓

(Rule)

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00411

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

C42 PreviousInstructingAgent1Guideline

(Guideline)

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C43 PreviousInstructingAgent1Guideline

(Guideline)

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C44 PreviousInstructingAgent1Guideline

(Guideline)

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C45 PreviousInstructingAgent2AccountRule ✓

(Rule)

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00412

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

C46 PreviousInstructingAgent2AccountRule ✓

(Rule)

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00412

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

C47 PreviousInstructingAgent2AccountRule ✓

(Rule)

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00412

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

C48 PreviousInstructingAgent2Rule ✓

(Rule)

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00415

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

C49 PreviousInstructingAgent2Rule ✓

(Rule)

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00415

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

C50   PreviousInstructingAgent2Rule ✓

(Rule)

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00415

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

C51   PreviousInstructingAgent3AccountRule ✓

(Rule)

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

C52   PreviousInstructingAgent3AccountRule ✓

(Rule)

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

C53   PreviousInstructingAgent3AccountRule ✓

(Rule)

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

C54   PreviousInstructingAgent3Rule ✓

(Rule)

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00416

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

C55   PreviousInstructingAgent3Rule ✓

(Rule)

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00416

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

C56   PreviousInstructingAgent3Rule ✓

(Rule)

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00416

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

C57   RemittanceAmountAndTypeGuideline

(Guideline)

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

C58   SettlementMethodAgentRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00018

– *Error Text:* Invalid message content for settlement method INGA or INDA.

C59   SettlementMethodClearingRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00019

– *Error Text:* Invalid message content for settlement method CLRG.

C60 SettlementMethodCoverAgentRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00076

– *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

C61 SettlementMethodCoverRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00075

– *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

C62 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.

C63 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.

C64 ThirdReimbursementAgentAccountRule ✓

(Rule)

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present. (CrossElementComplexRule)

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00039

- – *Error Text:* Invalid message content for third reimbursement agent account.

C65 ThirdReimbursementAgentRule ✓

(Rule)

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

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00040

- – *Error Text:* Invalid message content for third reimbursement agent.

C66 TotalInterbankSettlementAmountAndDateRule ✓

(Rule)

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present. (CrossElementComplexRule)

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00044

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

C67 TotalInterbankSettlementAmountAndSumRule

(Rule)

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

This constraint is defined at the MessageDefinition level.

C68 TotalInterbankSettlementAmountRule ✓

(Rule)

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

This constraint is defined at the MessageDefinition level.

C69   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

C70   TransactionInterbankSettlementDateRule ✓

(Rule)

If GroupHeader/InterbankSettlementDate is not present, then CreditTransferTransactionInformation/InterbankSettlementDate must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00290

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

This constraint is defined at the MessageDefinition level.

C71   UltimateCreditorGuideline

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C72   UltimateCreditorGuideline

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C73   UltimateCreditorGuideline

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C74   UltimateDebtorGuideline

(Guideline)

UltimateDebtor may only be present if different from Debtor.

C75 **UltimateDebtorGuideline**

(Guideline)

UltimateDebtor may only be present if different from Debtor.

C76 **UltimateDebtorGuideline**

(Guideline)

UltimateDebtor may only be present if different from Debtor.

C77 **UnderlyingAllocationGuideline**

(Guideline)

UnderlyingAllocation may only be present if bilaterally agreed.

C78 **UnderlyingCustomerAndFinancialInstitutionCreditTransferRule** ✓

(Rule)

UnderlyingFinancialInstitutionCreditTransfer or UnderlyingCustomerCreditTransfer must be absent.

Both may be absent. (CrossElementSimpleRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00644

– *Error Text:* Invalid message content for underlying customer or financial institution credit transfer.

1.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

1.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: ✓C66 TotalInterbankSettlementAmountAndDateRule ✓

GroupHeader <GrpHdr> contains the following **GroupHeader131** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		MessageIdentification *<MsgId>*	[1..1]	Text		30
		CreationDateTime *<CreDtTm>*	[1..1]	DateTime		30
		ExpiryDateTime *<XpryDtTm>*	[0..1]	DateTime		30
		BatchBooking *<BtchBookg>*	[0..1]	Indicator		30
		NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		30
		ControlSum *<CtrlSum>*	[0..1]	Quantity		31
		TotalInterbankSettlementAmount *<TtlIntrBkSttlmAmt>*	[0..1]	Amount	✓C1, ✓C8	31
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		31
		SettlementInformation *<SttlmInf>*	[1..1]		✓C18, ✓C20, ✓C58, ✓C59, ✓C60, ✓C61, ✓C64, ✓C65	32
		SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		34
		SettlementAccount *<SttlmAcct>*	[0..1]	±	✓C16, C15	34
		ClearingSystem *<ClrSys>*	[0..1]			35
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		35
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		36
		InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		36
		InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	✓C16, C15	36
		InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		37
		InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	✓C16, C15	38
		ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		39
		ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	✓C16, C15	39
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		40
		InstructingAgent *<InstgAgt>*	[0..1]	±		41
		InstructedAgent *<InstdAgt>*	[0..1]	±		42

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00044

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

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 260

1.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: ISODateTime on page 254

1.4.1.3 ExpiryDateTime <XpryDtTm>

Presence: [0..1]

Definition: Date and time on which the payment should be expired if it has not settled.

Datatype: ISODateTime on page 254

1.4.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see BatchBookingIndicator on page 257):

- *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.

1.4.1.5 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: Max15NumericText on page 258

1.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: DecimalNumber on page 257

1.4.1.7 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

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

Impacted by: ✓C1 ActiveCurrency ✓, ✓C8 CurrencyAmount ✓

Datatype: ActiveCurrencyAndAmount on page 230

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.

1.4.1.8 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 254

1.4.1.9 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: ✓C18 InstructedReimbursementAgentAccountRule ✓, ✓C20 InstructingReimbursementAgentAccountRule ✓, ✓C58 SettlementMethodAgentRule ✓, ✓C59 SettlementMethodClearingRule ✓, ✓C60 SettlementMethodCoverAgentRule ✓, ✓C61 SettlementMethodCoverRule ✓, ✓C64 ThirdReimbursementAgentAccountRule ✓, ✓C65 ThirdReimbursementAgentRule ✓

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		34
		SettlementAccount *<SttlmAcct>*	[0..1]	±	✓C16, C15	34
		ClearingSystem *<ClrSys>*	[0..1]			35
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		35
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		36
		InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		36
		InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	✓C16, C15	36
		InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		37
		InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	✓C16, C15	38
		ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		39
		ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	✓C16, C15	39

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00037

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

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00038

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

• **SettlementMethodAgentRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00018

– *Error Text:* Invalid message content for settlement method INGA or INDA.

• **SettlementMethodClearingRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00019

– *Error Text:* Invalid message content for settlement method CLRG.

• **SettlementMethodCoverAgentRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00076

– *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

• **SettlementMethodCoverRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00075

– *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

• **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00039

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

• **ThirdReimbursementAgentRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00040

– *Error Text:* Invalid message content for third reimbursement agent.

1.4.1.9.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: SettlementMethod1Code on page 251

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

1.4.1.9.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

SettlementAccount <SttlmAcct> contains the following elements (see <u>CashAccount40 on page 154</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		154
		Type <*Tp*>	[0..1]	±		155
		Currency <*Ccy*>	[0..1]	CodeSet		155
		Name <*Nm*>	[0..1]	Text		155
		Proxy <*Prxy*>	[0..1]	±		155

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.

1.4.1.9.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		35
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		36

1.4.1.9.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: <u>ExternalCashClearingSystem1Code on page 236</u>

1.4.1.9.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: Max35Text on page 260

1.4.1.9.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.1.9.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see <u>CashAccount40 on page 154</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.1.9.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.1.9.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.1.9.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

1.4.1.9.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.1.10 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see
PaymentTypeInformation28 on page 181 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		181
		ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		182
		ServiceLevel *<SvcLvl>*	[0..*]			182
	{Or	Code *<Cd>*	[1..1]	CodeSet		182
	Or}	Proprietary *<Prtry>*	[1..1]	Text		182
		LocalInstrument *<LclInstrm>*	[0..1]			182
	{Or	Code *<Cd>*	[1..1]	CodeSet		183
	Or}	Proprietary *<Prtry>*	[1..1]	Text		183
		CategoryPurpose *<CtgyPurp>*	[0..1]			183
	{Or	Code *<Cd>*	[1..1]	CodeSet		183
	Or}	Proprietary *<Prtry>*	[1..1]	Text		183

1.4.1.11 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.1.12 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2   CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual credit transfer(s).

Impacted by: ✓C6 CreditorAgentAccountRule ✓, ✓C10 DebtorAgentAccountRule ✓, ✓C21 IntermediaryAgent1AccountRule ✓, ✓C24 IntermediaryAgent1Rule ✓, ✓C26 IntermediaryAgent2AccountRule ✓, ✓C29 IntermediaryAgent2Rule ✓, ✓C32 IntermediaryAgent3AccountRule ✓, ✓C35 IntermediaryAgent3Rule ✓, ✓C39 PreviousInstructingAgent1AccountRule ✓, ✓C45 PreviousInstructingAgent2AccountRule ✓, ✓C48 PreviousInstructingAgent2Rule ✓, ✓C51 PreviousInstructingAgent3AccountRule ✓, ✓C54 PreviousInstructingAgent3Rule ✓, ✓C78 UnderlyingCustomerAndFinancialInstitutionCreditTransferRule ✓, C42 PreviousInstructingAgent1Guideline, C71 UltimateCreditorGuideline, C74 UltimateDebtorGuideline

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction67 elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PaymentIdentification *<PmtId>*	[1..1]	±	✓C69	52
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		52
		InterbankSettlementAmount *<IntrBkSttlmAmt>*	[1..1]	Amount	✓C1, ✓C8	53
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		54
		SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		54
		SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			54
		DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		54
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		55
		SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		55
		ExpiryDateTime *<XpryDtTm>*	[0..1]	DateTime		55
		PaymentSignature *<PmtSgntr>*	[0..1]			55
	{Or	**ILPV4** *<ILPV4>*	[1..1]	SchemaType		55
	Or}	**Signature** *<Sgntr>*	[1..1]	Text		56
		PreviousInstructingAgent1 *<PrvsInstgAgt1>*	[0..1]	±		56
		PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>*	[0..1]	±	✓C16, C15	56
		PreviousInstructingAgent2 *<PrvsInstgAgt2>*	[0..1]	±		57
		PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	✓C16, C15	58
		PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		59
		PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	✓C16, C15	59
		InstructingAgent *<InstgAgt>*	[0..1]	±		60
		InstructedAgent *<InstdAgt>*	[0..1]	±		61
		IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		62
		IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	✓C16, C15	63
		IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		64
		IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	✓C16, C15	64
		IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		65
		IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	✓C16, C15	66

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		67
		Debtor <*Dbtr*>	[1..1]	±		67
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C16, C15	68
		DebtorAgent <*DbtrAgt*>	[0..1]	±		69
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C16, C15	69
		CreditorAgent <*CdtrAgt*>	[0..1]	±		70
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C16, C15	71
		Creditor <*Cdtr*>	[1..1]	±		72
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C16, C15	72
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		73
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		74
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			74
		Code <*Cd*>	[0..1]	CodeSet		75
		InstructionInformation <*InstrInf*>	[0..1]	Text		75
		Purpose <*Purp*>	[0..1]	±		75
		RemittanceInformation <*RmtInf*>	[0..1]	±		75
		UnderlyingAllocation <*UndrlygAllcn*>	[0..*]		C77	76
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C9	76
		CreditDebitIndicator <*CdtDbtInd*>	[1..1]	CodeSet		77
		Account <*Acct*>	[1..1]	±	✓C16, C15	77
		Purpose <*Purp*>	[1..1]	±		78
		Reference <*Ref*>	[1..1]	Text		78
		RelatedReferences <*RltdRefs*>	[0..*]	±		78
		UnderlyingCustomerCreditTransfer <*UndrlygCstmrCdtTrf*>	[0..1]		✓C22, ✓C27, ✓C30, ✓C33, ✓C36, ✓C40, ✓C46, ✓C49, ✓C52, ✓C55, C43,	79

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
					C72, C75	
		PaymentIdentification <*PmtId*>	[0..1]	±	✓C69	84
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		85
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		85
		InitiatingParty <*InitgPty*>	[0..1]	±		86
		Debtor <*Dbtr*>	[1..1]	±		87
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C16, C15	88
		DebtorAgent <*DbtrAgt*>	[1..1]	±		89
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C16, C15	90
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		91
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C16, C15	91
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		92
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C16, C15	93
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		94
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C16, C15	94
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		95
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C16, C15	96
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		97
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C16, C15	97
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		98
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C16, C15	99
		CreditorAgent <*CdtrAgt*>	[1..1]	±		100
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C16, C15	100
		Creditor <*Cdtr*>	[1..1]	±		101
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C16, C15	102
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		103
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		104

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			105
		Code <*Cd*>	[0..1]	CodeSet		105
		InstructionInformation <*InstrInf*>	[0..1]	Text		105
		Purpose <*Purp*>	[0..1]	±		105
		Tax <*Tax*>	[0..1]			106
		Creditor <*Cdtr*>	[0..1]	±		108
		Debtor <*Dbtr*>	[0..1]	±		108
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		108
		AdministrationZone <*AdmstnZone*>	[0..1]	Text		109
		ReferenceNumber <*RefNb*>	[0..1]	Text		109
		Method <*Mtd*>	[0..1]	Text		109
		TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C9	109
		TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C2, ✓C9	110
		Date <*Dt*>	[0..1]	Date		110
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		111
		Record <*Rcrd*>	[0..*]			111
		Type <*Tp*>	[0..1]	Text		111
		Category <*Ctgy*>	[0..1]	Text		112
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		112
		DebtorStatus <*DbtrSts*>	[0..1]	Text		112
		CertificateIdentification <*CertId*>	[0..1]	Text		112
		FormsCode <*FrmsCd*>	[0..1]	Text		112
		Period <*Prd*>	[0..1]			112
		Year <*Yr*>	[0..1]	Year		112
		Type <*Tp*>	[0..1]	CodeSet		113
		FromToDate <*FrToDt*>	[0..1]	±		113
		TaxAmount <*TaxAmt*>	[0..1]			114
		Rate <*Rate*>	[0..1]	Rate		114
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C9	114
		TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C2, ✓C9	115

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Details *<Dtls>*	[0..*]			116
		Period *<Prd>*	[0..1]			116
		Year *<Yr>*	[0..1]	Year		116
		Type *<Tp>*	[0..1]	CodeSet		116
		FromToDate *<FrToDt>*	[0..1]	±		117
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C9	118
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		118
		RemittanceInformation *<RmtInf>*	[0..1]	±		118
		InstructedAmount *<InstdAmt>*	[0..1]	Amount	✓C2, ✓C9	119
		UnderlyingFinancialInstitutionCreditTransfer *<UndrlygFICdtTrf>*	[0..1]		✓C7, ✓C11, ✓C23, ✓C25, ✓C28, ✓C31, ✓C34, ✓C37, ✓C41, ✓C47, ✓C50, ✓C53, ✓C56, C44, C73, C76	119
		PaymentIdentification *<PmtId>*	[1..1]	±	✓C69	125
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		126
		InterbankSettlementAmount *<IntrBkSttlmAmt>*	[1..1]	Amount	✓C1, ✓C8	126
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		127
		SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		127
		SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			127
		DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		127
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		128
		SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		128
		ExpiryDateTime *<XpryDtTm>*	[0..1]	DateTime		128
		PaymentSignature *<PmtSgntr>*	[0..1]			128
	{Or	**ILPV4** *<ILPV4>*	[1..1]	SchemaType		128
	Or}	**Signature** *<Sgntr>*	[1..1]	Text		129

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PreviousInstructingAgent1 *<PrvsInstgAgt1>*	[0..1]	±		129
		PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>*	[0..1]	±	✓C16, C15	129
		PreviousInstructingAgent2 *<PrvsInstgAgt2>*	[0..1]	±		130
		PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	✓C16, C15	131
		PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		132
		PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	✓C16, C15	132
		InstructingAgent *<InstgAgt>*	[0..1]	±		133
		InstructedAgent *<InstdAgt>*	[0..1]	±		134
		IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		135
		IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	✓C16, C15	136
		IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		137
		IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	✓C16, C15	137
		IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		138
		IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	✓C16, C15	139
		UltimateDebtor *<UltmtDbtr>*	[0..1]	±		140
		Debtor *<Dbtr>*	[1..1]	±		140
		DebtorAccount *<DbtrAcct>*	[0..1]	±	✓C16, C15	141
		DebtorAgent *<DbtrAgt>*	[0..1]	±		142
		DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	✓C16, C15	142
		CreditorAgent *<CdtrAgt>*	[0..1]	±		143
		CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	✓C16, C15	144
		Creditor *<Cdtr>*	[1..1]	±		145
		CreditorAccount *<CdtrAcct>*	[0..1]	±	✓C16, C15	145
		UltimateCreditor *<UltmtCdtr>*	[0..1]	±		146
		InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		147
		InstructionForNextAgent *<InstrForNxtAgt>*	[0..*]			147
		Code *<Cd>*	[0..1]	CodeSet		148

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		InstructionInformation <*InstrInf*>	[0..1]	Text		148
		Purpose <*Purp*>	[0..1]	±		148
		RemittanceInformation <*RmtInf*>	[0..1]	±		148
		UnderlyingAllocation <*UndrlygAllcn*>	[0..*]		C77	149
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C9	149
		CreditDebitIndicator <*CdtDbtInd*>	[1..1]	CodeSet		150
		Account <*Acct*>	[1..1]	±	✓C16, C15	150
		Purpose <*Purp*>	[1..1]	±		151
		Reference <*Ref*>	[1..1]	Text		151
		RelatedReferences <*RltdRefs*>	[0..*]	±		151
		SupplementaryData <*SplmtryData*>	[0..*]	±	C63	152

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.

- **DebtorAgentAccountRule**

  If DebtorAgentAccount is present, then DebtorAgent must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00059

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

- **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.

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00411

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

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00412

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

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00415

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

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00416

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

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

- **UnderlyingCustomerAndFinancialInstitutionCreditTransferRule**

  UnderlyingFinancialInstitutionCreditTransfer or UnderlyingCustomerCreditTransfer must be absent.

  Both may be absent.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00644

  – *Error Text:* Invalid message content for underlying customer or financial institution credit transfer.

1.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: ✓C69 TransactionIdentificationPresenceRule ✓

PaymentIdentification <PmtId> contains the following elements (see PaymentIdentification13 on page 167 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionIdentification *<InstrId>*	[0..1]	Text		168
		EndToEndIdentification *<EndToEndId>*	[1..1]	Text		168
		TransactionIdentification *<TxId>*	[0..1]	Text		168
		UETR *<UETR>*	[0..1]	IdentifierSet		169
		ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		169

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

1.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see <u>PaymentTypeInformation28 on page 181</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructionPriority <InstrPrty>	[0..1]	CodeSet		181
		ClearingChannel <ClrChanl>	[0..1]	CodeSet		182
		ServiceLevel <SvcLvl>	[0..*]			182
	{Or	Code <Cd>	[1..1]	CodeSet		182
	Or}	Proprietary <Prtry>	[1..1]	Text		182
		LocalInstrument <LclInstrm>	[0..1]			182
	{Or	Code <Cd>	[1..1]	CodeSet		183
	Or}	Proprietary <Prtry>	[1..1]	Text		183
		CategoryPurpose <CtgyPurp>	[0..1]			183
	{Or	Code <Cd>	[1..1]	CodeSet		183
	Or}	Proprietary <Prtry>	[1..1]	Text		183

1.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

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

Impacted by: ✓<u>C1 ActiveCurrency</u> ✓, ✓<u>C8 CurrencyAmount</u> ✓

Datatype: <u>ActiveCurrencyAndAmount on page 230</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.

1.4.2.4 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 254

1.4.2.5 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 250

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

1.4.2.6 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		54
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		55

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 254

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 254

1.4.2.7 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 180 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CLSTime *<CLSTm>*	[0..1]	Time		180
		TillTime *<TillTm>*	[0..1]	Time		180
		FromTime *<FrTm>*	[0..1]	Time		180
		RejectTime *<RjctTm>*	[0..1]	Time		180

1.4.2.8 ExpiryDateTime <XpryDtTm>

Presence: [0..1]

Definition: Date and time on which the payment should be expired if it has not settled.

Datatype: ISODateTime on page 254

1.4.2.9 PaymentSignature <PmtSgntr>

Presence: [0..1]

Definition: Cryptographic key identifying terms agreed by agents within the payment chain pre-settlement. This key can also be used post-settlement to confirm the payment has been credited as intended.

PaymentSignature <PmtSgntr> contains one of the following **CryptographicKeyChoice1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**ILPV4** *<ILPV4>*	[1..1]	SchemaType		55
	Or}	**Signature** *<Sgntr>*	[1..1]	Text		56

1.4.2.9.1 ILPV4 <ILPV4>

Presence: [1..1]

Definition: Cryptographic key represented as a ILP V4 packet.

Datatype: hexBinary on page 257

1.4.2.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Cryptographic key represented as a signature.

Datatype: SHA256SignatureText on page 261

1.4.2.10 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.11 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.12 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.13 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.14 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.15 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.16 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.17 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.18 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.19 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.20 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.21 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.22 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.23 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.24 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 161 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

1.4.2.25 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 <u>BranchAndFinancialInstitutionIdentification8 on page 161</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.26 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: ✓<u>C16 IdentificationOrProxyPresenceRule</u> ✓, <u>C15 IdentificationAndProxyGuideline</u>

DebtorAccount <DbtrAcct> contains the following elements (see <u>CashAccount40 on page 154</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.27 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

1.4.2.28 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see <u>CashAccount40 on page 154</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		154
		Type <Tp>	[0..1]	±		155
		Currency <Ccy>	[0..1]	CodeSet		155
		Name <Nm>	[0..1]	Text		155
		Proxy <Prxy>	[0..1]	±		155

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.

1.4.2.29 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.30 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.31 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 BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

1.4.2.32 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

CreditorAccount <CdtrAcct> contains the following elements (see <u>CashAccount40 on page 154</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.33 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 161 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

1.4.2.34 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 180 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Code <*Cd*>	[0..1]	CodeSet		181
		InstructionInformation <*InstrInf*>	[0..1]	Text		181

1.4.2.35 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction that may need to be
acted upon by the next agent.

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the
agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Code *<Cd>*	[0..1]	CodeSet		75
		InstructionInformation *<InstrInf>*	[0..1]	Text		75

1.4.2.35.1 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 next agent in the payment chain.

Datatype: Instruction4Code on page 247

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

1.4.2.35.2 InstructionInformation <InstrInf>

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

Datatype: Max140Text on page 258

1.4.2.36 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		171
	Or}	Proprietary *<Prtry>*	[1..1]	Text		171

1.4.2.37 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see <u>RemittanceInformation2 on page 170</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Unstructured *<Ustrd>*	[0..*]	Text		170

1.4.2.38 UnderlyingAllocation <UndrlygAllcn>

Presence: [0..*]

Definition: Provides information on the underlying allocations that make up the payment.

Usage: Only used by the Securities industry.

Impacted by: <u>C77 UnderlyingAllocationGuideline</u>

UnderlyingAllocation <UndrlygAllcn> contains the following **TransactionAllocation1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C9	76
		CreditDebitIndicator *<CdtDbtInd>*	[1..1]	CodeSet		77
		Account *<Acct>*	[1..1]	±	✓C16, C15	77
		Purpose *<Purp>*	[1..1]	±		78
		Reference *<Ref>*	[1..1]	Text		78
		RelatedReferences *<RltdRefs>*	[0..*]	±		78

Constraints

- **UnderlyingAllocationGuideline**

   UnderlyingAllocation may only be present if bilaterally agreed.

1.4.2.38.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money in the allocation.

Impacted by: ✓<u>C2 ActiveOrHistoricCurrency</u> ✓, ✓<u>C9 CurrencyAmount</u> ✓

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 231</u>

Constraints

- **ActiveOrHistoricCurrency**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *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.

1.4.2.38.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Specifies whether the allocation is a debit or credit.

Datatype: CreditDebitCode on page 235

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

1.4.2.38.3 Account <Acct>

Presence: [1..1]

Definition: Unambiguous identification of the account to which the allocation is due or from.

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

Account <Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		154
		Type <*Tp*>	[0..1]	±		155
		Currency <*Ccy*>	[0..1]	CodeSet		155
		Name <*Nm*>	[0..1]	Text		155
		Proxy <*Prxy*>	[0..1]	±		155

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.

1.4.2.38.4 Purpose <Purp>

Presence: [1..1]

Definition: Underlying reason for the allocation.

Usage: This applies to the allocation only, this is not the underlying reason for the payment.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		171
	Or}	Proprietary <*Prtry*>	[1..1]	Text		171

1.4.2.38.5 Reference <Ref>

Presence: [1..1]

Definition: Reference for the allocation.

Datatype: Max35Text on page 260

1.4.2.38.6 RelatedReferences <RltdRefs>

Presence: [0..*]

Definition: Reference relating to the allocation which is meaningful to both parties (for example the original Securities Settlement Transaction Identification).

RelatedReferences <RltdRefs> contains one of the following elements (see <u>References74Choice on page 165</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	SecuritiesSettlementTransactionIdentification *<SctiesSttlmTxId>*	[1..1]	Text		166
	Or	IntraPositionMovementIdentification *<IntraPosMvmntId>*	[1..1]	Text		166
	Or	IntraBalanceMovementIdentification *<IntraBalMvmntId>*	[1..1]	Text		166
	Or	AccountServicerTransactionIdentification *<AcctSvcrTxId>*	[1..1]	Text		166
	Or	MarketInfrastructureTransactionIdentification *<MktInfrstrctrTxId>*	[1..1]	Text		167
	Or	CounterpartyMarketInfrastructureTransactionIdentification *<CtrPtyMktInfrstrctrTxId>*	[0..1]	Text		167
	Or	PoolIdentification *<PoolId>*	[1..1]	Text		167
	Or	CommonIdentification *<CmonId>*	[1..1]	Text		167
	Or	TradeIdentification *<TradId>*	[1..1]	Text		167
	Or}	OtherTransactionIdentification *<OthrTxId>*	[1..1]	Text		167

1.4.2.39 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying customer credit transfer for which cover is provided.

Impacted by: ✓C22 IntermediaryAgent1AccountRule ✓, ✓C27 IntermediaryAgent2AccountRule ✓, ✓C30 IntermediaryAgent2Rule ✓, ✓C33 IntermediaryAgent3AccountRule ✓, ✓C36 IntermediaryAgent3Rule ✓, ✓C40 PreviousInstructingAgent1AccountRule ✓, ✓C46 PreviousInstructingAgent2AccountRule ✓, ✓C49 PreviousInstructingAgent2Rule ✓, ✓C52 PreviousInstructingAgent3AccountRule ✓, ✓C55 PreviousInstructingAgent3Rule ✓, C43 PreviousInstructingAgent1Guideline, C72 UltimateCreditorGuideline, C75 UltimateDebtorGuideline

UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> contains the following
CreditTransferTransaction68 elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		PaymentIdentification <*PmtId*>	[0..1]	±	✓C69	84
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		85
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		85
		InitiatingParty <*InitgPty*>	[0..1]	±		86
		Debtor <*Dbtr*>	[1..1]	±		87
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C16, C15	88
		DebtorAgent <*DbtrAgt*>	[1..1]	±		89
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C16, C15	90
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		91
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C16, C15	91
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		92
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C16, C15	93
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		94
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C16, C15	94
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		95
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C16, C15	96
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		97
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C16, C15	97
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		98
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C16, C15	99
		CreditorAgent <*CdtrAgt*>	[1..1]	±		100
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C16, C15	100
		Creditor <*Cdtr*>	[1..1]	±		101
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C16, C15	102
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		103
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		104

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionForNextAgent *<InstrForNxtAgt>*	[0..*]			105
		Code *<Cd>*	[0..1]	CodeSet		105
		InstructionInformation *<InstrInf>*	[0..1]	Text		105
		Purpose *<Purp>*	[0..1]	±		105
		Tax *<Tax>*	[0..1]			106
		Creditor *<Cdtr>*	[0..1]	±		108
		Debtor *<Dbtr>*	[0..1]	±		108
		UltimateDebtor *<UltmtDbtr>*	[0..1]	±		108
		AdministrationZone *<AdmstnZone>*	[0..1]	Text		109
		ReferenceNumber *<RefNb>*	[0..1]	Text		109
		Method *<Mtd>*	[0..1]	Text		109
		TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	✓C2, ✓C9	109
		TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	✓C2, ✓C9	110
		Date *<Dt>*	[0..1]	Date		110
		SequenceNumber *<SeqNb>*	[0..1]	Quantity		111
		Record *<Rcrd>*	[0..*]			111
		Type *<Tp>*	[0..1]	Text		111
		Category *<Ctgy>*	[0..1]	Text		112
		CategoryDetails *<CtgyDtls>*	[0..1]	Text		112
		DebtorStatus *<DbtrSts>*	[0..1]	Text		112
		CertificateIdentification *<CertId>*	[0..1]	Text		112
		FormsCode *<FrmsCd>*	[0..1]	Text		112
		Period *<Prd>*	[0..1]			112
		Year *<Yr>*	[0..1]	Year		112
		Type *<Tp>*	[0..1]	CodeSet		113
		FromToDate *<FrToDt>*	[0..1]	±		113
		TaxAmount *<TaxAmt>*	[0..1]			114
		Rate *<Rate>*	[0..1]	Rate		114
		TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	✓C2, ✓C9	114
		TotalAmount *<TtlAmt>*	[0..1]	Amount	✓C2, ✓C9	115

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Details *<Dtls>*	[0..*]			116
		Period *<Prd>*	[0..1]			116
		Year *<Yr>*	[0..1]	Year		116
		Type *<Tp>*	[0..1]	CodeSet		116
		FromToDate *<FrToDt>*	[0..1]	±		117
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C9	118
		AdditionalInformation *<Addtllnf>*	[0..1]	Text		118
		RemittanceInformation *<RmtInf>*	[0..1]	±		118
		InstructedAmount *<InstdAmt>*	[0..1]	Amount	✓C2, ✓C9	119

Constraints

- **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.

- **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.

• **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00411

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

• **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

• **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00412

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

• **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00415

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

• **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

• **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00416

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

• **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

• **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

1.4.2.39.1 PaymentIdentification <PmtId>

Presence: [0..1]

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

Impacted by: ✓C69 TransactionIdentificationPresenceRule ✓

PaymentIdentification <PmtId> contains the following elements (see PaymentIdentification13 on page 167 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionIdentification *<InstrId>*	[0..1]	Text		168
		EndToEndIdentification *<EndToEndId>*	[1..1]	Text		168
		TransactionIdentification *<TxId>*	[0..1]	Text		168
		UETR *<UETR>*	[0..1]	IdentifierSet		169
		ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		169

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

1.4.2.39.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see PaymentTypeInformation28 on page 181 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		181
		ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		182
		ServiceLevel *<SvcLvl>*	[0..*]			182
	{Or	Code *<Cd>*	[1..1]	CodeSet		182
	Or}	Proprietary *<Prtry>*	[1..1]	Text		182
		LocalInstrument *<LclInstrm>*	[0..1]			182
	{Or	Code *<Cd>*	[1..1]	CodeSet		183
	Or}	Proprietary *<Prtry>*	[1..1]	Text		183
		CategoryPurpose *<CtgyPurp>*	[0..1]			183
	{Or	Code *<Cd>*	[1..1]	CodeSet		183
	Or}	Proprietary *<Prtry>*	[1..1]	Text		183

1.4.2.39.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see PartyIdentification272 on page 171 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Name *<Nm>*	[0..1]	Text		172
		PostalAddress *<PstlAdr>*	[0..1]	±		173
		Identification *<Id>*	[0..1]			173
	{Or	OrganisationIdentification *<OrgId>*	[1..1]			174
		AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		175
		LEI *<LEI>*	[0..1]	IdentifierSet		175
		Other *<Othr>*	[0..*]			175
		Identification *<Id>*	[1..1]	Text		175
		SchemeName *<SchmeNm>*	[0..1]			176
	{Or	Code *<Cd>*	[1..1]	CodeSet		176
	Or}	Proprietary *<Prtry>*	[1..1]	Text		176
		Issuer *<Issr>*	[0..1]	Text		176
	Or}	PrivateIdentification *<PrvtId>*	[1..1]			176
		DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			177
		BirthDate *<BirthDt>*	[1..1]	Date		177
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		177
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		177
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		178
		Other *<Othr>*	[0..*]			178
		Identification *<Id>*	[1..1]	Text		178
		SchemeName *<SchmeNm>*	[0..1]			178
	{Or	Code *<Cd>*	[1..1]	CodeSet		178
	Or}	Proprietary *<Prtry>*	[1..1]	Text		179
		Issuer *<Issr>*	[0..1]	Text		179
		CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		179
		ContactDetails *<CtctDtls>*	[0..1]	±		179

1.4.2.39.4 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see PartyIdentification272 on page 171 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		172
		PostalAddress <*PstlAdr*>	[0..1]	±		173
		Identification <*Id*>	[0..1]			173
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			174
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		175
		LEI <*LEI*>	[0..1]	IdentifierSet		175
		Other <*Othr*>	[0..*]			175
		Identification <*Id*>	[1..1]	Text		175
		SchemeName <*SchmeNm*>	[0..1]			176
	{Or	Code <*Cd*>	[1..1]	CodeSet		176
	Or}	Proprietary <*Prtry*>	[1..1]	Text		176
		Issuer <*Issr*>	[0..1]	Text		176
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			176
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			177
		BirthDate <*BirthDt*>	[1..1]	Date		177
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		177
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		177
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		178
		Other <*Othr*>	[0..*]			178
		Identification <*Id*>	[1..1]	Text		178
		SchemeName <*SchmeNm*>	[0..1]			178
	{Or	Code <*Cd*>	[1..1]	CodeSet		178
	Or}	Proprietary <*Prtry*>	[1..1]	Text		179
		Issuer <*Issr*>	[0..1]	Text		179
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		179
		ContactDetails <*CtctDtls*>	[0..1]	±		179

1.4.2.39.5 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		172
		PostalAddress <PstlAdr>	[0..1]	±		173
		Identification <Id>	[0..1]			173
	{Or	OrganisationIdentification <OrgId>	[1..1]			174
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		175
		LEI <LEI>	[0..1]	IdentifierSet		175
		Other <Othr>	[0..*]			175
		Identification <Id>	[1..1]	Text		175
		SchemeName <SchmeNm>	[0..1]			176
	{Or	Code <Cd>	[1..1]	CodeSet		176
	Or}	Proprietary <Prtry>	[1..1]	Text		176
		Issuer <Issr>	[0..1]	Text		176
	Or}	PrivateIdentification <PrvtId>	[1..1]			176
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			177
		BirthDate <BirthDt>	[1..1]	Date		177
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		177
		CityOfBirth <CityOfBirth>	[1..1]	Text		177
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		178
		Other <Othr>	[0..*]			178
		Identification <Id>	[1..1]	Text		178
		SchemeName <SchmeNm>	[0..1]			178
	{Or	Code <Cd>	[1..1]	CodeSet		178
	Or}	Proprietary <Prtry>	[1..1]	Text		179
		Issuer <Issr>	[0..1]	Text		179
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		179
		ContactDetails <CtctDtls>	[0..1]	±		179

1.4.2.39.6 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

DebtorAccount <DbtrAcct> contains the following elements (see <u>CashAccount40 on page 154</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		154
		Type <*Tp*>	[0..1]	±		155
		Currency <*Ccy*>	[0..1]	CodeSet		155
		Name <*Nm*>	[0..1]	Text		155
		Proxy <*Prxy*>	[0..1]	±		155

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.

1.4.2.39.7 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.39.8 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.39.9 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.39.10 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.39.11 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			161
		BICFI <BICFI>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		162
		LEI <LEI>	[0..1]	IdentifierSet		162
		Name <Nm>	[0..1]	Text		162
		PostalAddress <PstlAdr>	[0..1]	±		162
		Other <Othr>	[0..1]	±		163
		BranchIdentification <BrnchId>	[0..1]			164
		Identification <Id>	[0..1]	Text		164
		LEI <LEI>	[0..1]	IdentifierSet		164
		Name <Nm>	[0..1]	Text		164
		PostalAddress <PstlAdr>	[0..1]	±		164

1.4.2.39.12 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		154
		Type <Tp>	[0..1]	±		155
		Currency <Ccy>	[0..1]	CodeSet		155
		Name <Nm>	[0..1]	Text		155
		Proxy <Prxy>	[0..1]	±		155

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.

1.4.2.39.13 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.39.14 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.39.15 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 161 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

1.4.2.39.16 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		154
		Type <*Tp*>	[0..1]	±		155
		Currency <*Ccy*>	[0..1]	CodeSet		155
		Name <*Nm*>	[0..1]	Text		155
		Proxy <*Prxy*>	[0..1]	±		155

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.

1.4.2.39.17 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.39.18 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

IntermediaryAgent2Account \<IntrmyAgt2Acct\> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*\<XML Tag\>*	Mult.	Type	Constr. No.	Page
		Identification *\<Id\>*	[0..1]	±		154
		Type *\<Tp\>*	[0..1]	±		155
		Currency *\<Ccy\>*	[0..1]	CodeSet		155
		Name *\<Nm\>*	[0..1]	Text		155
		Proxy *\<Prxy\>*	[0..1]	±		155

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.

1.4.2.39.19 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 161 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			161
		BICFI <BICFI>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		162
		LEI <LEI>	[0..1]	IdentifierSet		162
		Name <Nm>	[0..1]	Text		162
		PostalAddress <PstlAdr>	[0..1]	±		162
		Other <Othr>	[0..1]	±		163
		BranchIdentification <BrnchId>	[0..1]			164
		Identification <Id>	[0..1]	Text		164
		LEI <LEI>	[0..1]	IdentifierSet		164
		Name <Nm>	[0..1]	Text		164
		PostalAddress <PstlAdr>	[0..1]	±		164

1.4.2.39.20 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		154
		Type <Tp>	[0..1]	±		155
		Currency <Ccy>	[0..1]	CodeSet		155
		Name <Nm>	[0..1]	Text		155
		Proxy <Prxy>	[0..1]	±		155

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.

1.4.2.39.21 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

1.4.2.39.22 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		154
		Type <*Tp*>	[0..1]	±		155
		Currency <*Ccy*>	[0..1]	CodeSet		155
		Name <*Nm*>	[0..1]	Text		155
		Proxy <*Prxy*>	[0..1]	±		155

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.

1.4.2.39.23 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see <u>PartyIdentification272 on page 171</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		172
		PostalAddress <*PstlAdr*>	[0..1]	±		173
		Identification <*Id*>	[0..1]			173
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			174
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		175
		LEI <*LEI*>	[0..1]	IdentifierSet		175
		Other <*Othr*>	[0..*]			175
		Identification <*Id*>	[1..1]	Text		175
		SchemeName <*SchmeNm*>	[0..1]			176
	{Or	Code <*Cd*>	[1..1]	CodeSet		176
	Or}	Proprietary <*Prtry*>	[1..1]	Text		176
		Issuer <*Issr*>	[0..1]	Text		176
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			176
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			177
		BirthDate <*BirthDt*>	[1..1]	Date		177
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		177
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		177
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		178
		Other <*Othr*>	[0..*]			178
		Identification <*Id*>	[1..1]	Text		178
		SchemeName <*SchmeNm*>	[0..1]			178
	{Or	Code <*Cd*>	[1..1]	CodeSet		178
	Or}	Proprietary <*Prtry*>	[1..1]	Text		179
		Issuer <*Issr*>	[0..1]	Text		179
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		179
		ContactDetails <*CtctDtls*>	[0..1]	±		179

1.4.2.39.24 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>C16 IdentificationOrProxyPresenceRule</u> ✓, <u>C15 IdentificationAndProxyGuideline</u>

CreditorAccount <CdtrAcct> contains the following elements (see <u>CashAccount40 on page 154</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.39.25 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see PartyIdentification272 on page 171 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Name *<Nm>*	[0..1]	Text		172
		PostalAddress *<PstlAdr>*	[0..1]	±		173
		Identification *<Id>*	[0..1]			173
	{Or	OrganisationIdentification *<OrgId>*	[1..1]			174
		AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		175
		LEI *<LEI>*	[0..1]	IdentifierSet		175
		Other *<Othr>*	[0..*]			175
		Identification *<Id>*	[1..1]	Text		175
		SchemeName *<SchmeNm>*	[0..1]			176
	{Or	Code *<Cd>*	[1..1]	CodeSet		176
	Or}	Proprietary *<Prtry>*	[1..1]	Text		176
		Issuer *<Issr>*	[0..1]	Text		176
	Or}	PrivateIdentification *<PrvtId>*	[1..1]			176
		DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			177
		BirthDate *<BirthDt>*	[1..1]	Date		177
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		177
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		177
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		178
		Other *<Othr>*	[0..*]			178
		Identification *<Id>*	[1..1]	Text		178
		SchemeName *<SchmeNm>*	[0..1]			178
	{Or	Code *<Cd>*	[1..1]	CodeSet		178
	Or}	Proprietary *<Prtry>*	[1..1]	Text		179
		Issuer *<Issr>*	[0..1]	Text		179
		CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		179
		ContactDetails *<CtctDtls>*	[0..1]	±		179

1.4.2.39.26 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 180 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Code *<Cd>*	[0..1]	CodeSet		181
		InstructionInformation *<InstrInf>*	[0..1]	Text		181

1.4.2.39.27 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Code *<Cd>*	[0..1]	CodeSet		105
		InstructionInformation *<InstrInf>*	[0..1]	Text		105

1.4.2.39.27.1 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 next agent in the payment chain.

Datatype: Instruction4Code on page 247

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

1.4.2.39.27.2 InstructionInformation <InstrInf>

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

Datatype: Max140Text on page 258

1.4.2.39.28 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 <u>Purpose2Choice on page 171</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		171
	Or}	Proprietary *<Prtry>*	[1..1]	Text		171

1.4.2.39.29 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Creditor <*Cdtr*>	[0..1]	±		108
		Debtor <*Dbtr*>	[0..1]	±		108
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		108
		AdministrationZone <*AdmstnZone*>	[0..1]	Text		109
		ReferenceNumber <*RefNb*>	[0..1]	Text		109
		Method <*Mtd*>	[0..1]	Text		109
		TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C9	109
		TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C2, ✓C9	110
		Date <*Dt*>	[0..1]	Date		110
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		111
		Record <*Rcrd*>	[0..*]			111
		Type <*Tp*>	[0..1]	Text		111
		Category <*Ctgy*>	[0..1]	Text		112
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		112
		DebtorStatus <*DbtrSts*>	[0..1]	Text		112
		CertificateIdentification <*CertId*>	[0..1]	Text		112
		FormsCode <*FrmsCd*>	[0..1]	Text		112
		Period <*Prd*>	[0..1]			112
		Year <*Yr*>	[0..1]	Year		112
		Type <*Tp*>	[0..1]	CodeSet		113
		FromToDate <*FrToDt*>	[0..1]	±		113
		TaxAmount <*TaxAmt*>	[0..1]			114
		Rate <*Rate*>	[0..1]	Rate		114
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C9	114
		TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C2, ✓C9	115
		Details <*Dtls*>	[0..*]			116
		Period <*Prd*>	[0..1]			116
		Year <*Yr*>	[0..1]	Year		116
		Type <*Tp*>	[0..1]	CodeSet		116

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FromToDate <*FrToDt*>	[0..1]	±		117
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C9	118
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		118

1.4.2.39.29.1 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see <u>TaxParty1 on page 229</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		TaxIdentification <*TaxId*>	[0..1]	Text		229
		RegistrationIdentification <*RegnId*>	[0..1]	Text		229
		TaxType <*TaxTp*>	[0..1]	Text		229

1.4.2.39.29.2 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains the following elements (see <u>TaxParty2 on page 228</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		TaxIdentification <*TaxId*>	[0..1]	Text		228
		RegistrationIdentification <*RegnId*>	[0..1]	Text		228
		TaxType <*TaxTp*>	[0..1]	Text		228
		Authorisation <*Authstn*>	[0..1]			229
		Title <*Titl*>	[0..1]	Text		229
		Name <*Nm*>	[0..1]	Text		229

1.4.2.39.29.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see TaxParty2 on page 228 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		TaxIdentification <TaxId>	[0..1]	Text		228
		RegistrationIdentification <RegnId>	[0..1]	Text		228
		TaxType <TaxTp>	[0..1]	Text		228
		Authorisation <Authstn>	[0..1]			229
		Title <Titl>	[0..1]	Text		229
		Name <Nm>	[0..1]	Text		229

1.4.2.39.29.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: Max35Text on page 260

1.4.2.39.29.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: Max140Text on page 258

1.4.2.39.29.6 Method <Mtd>

Presence: [0..1]

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

Datatype: Max35Text on page 260

1.4.2.39.29.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓, ✓C9 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

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.

- **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.

1.4.2.39.29.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓, ✓C9 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

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.

- **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.

1.4.2.39.29.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: ISODate on page 254

1.4.2.39.29.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: Number on page 257

1.4.2.39.29.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Type <*Tp*>	[0..1]	Text		111
		Category <*Ctgy*>	[0..1]	Text		112
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		112
		DebtorStatus <*DbtrSts*>	[0..1]	Text		112
		CertificateIdentification <*CertId*>	[0..1]	Text		112
		FormsCode <*FrmsCd*>	[0..1]	Text		112
		Period <*Prd*>	[0..1]			112
		Year <*Yr*>	[0..1]	Year		112
		Type <*Tp*>	[0..1]	CodeSet		113
		FromToDate <*FrToDt*>	[0..1]	±		113
		TaxAmount <*TaxAmt*>	[0..1]			114
		Rate <*Rate*>	[0..1]	Rate		114
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C9	114
		TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C2, ✓C9	115
		Details <*Dtls*>	[0..*]			116
		Period <*Prd*>	[0..1]			116
		Year <*Yr*>	[0..1]	Year		116
		Type <*Tp*>	[0..1]	CodeSet		116
		FromToDate <*FrToDt*>	[0..1]	±		117
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C9	118
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		118

1.4.2.39.29.11.1 Type <Tp>

Presence: [0..1]

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

Datatype: Max35Text on page 260

1.4.2.39.29.11.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: Max35Text on page 260

1.4.2.39.29.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: Max35Text on page 260

1.4.2.39.29.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

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

Datatype: Max35Text on page 260

1.4.2.39.29.11.5 CertificateIdentification <CertId>

Presence: [0..1]

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

Datatype: Max35Text on page 260

1.4.2.39.29.11.6 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: Max35Text on page 260

1.4.2.39.29.11.7 Period <Prd>

Presence: [0..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Year <*Yr*>	[0..1]	Year		112
		Type <*Tp*>	[0..1]	CodeSet		113
		FromToDate <*FrToDt*>	[0..1]	±		113

1.4.2.39.29.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 261

1.4.2.39.29.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 252

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

1.4.2.39.29.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see <u>DatePeriod2 on page 159</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FromDate *<FrDt>*	[1..1]	Date		159
		ToDate *<ToDt>*	[1..1]	Date		159

1.4.2.39.29.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Rate *<Rate>*	[0..1]	Rate		114
		TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	✓C2, ✓C9	114
		TotalAmount *<TtlAmt>*	[0..1]	Amount	✓C2, ✓C9	115
		Details *<Dtls>*	[0..*]			116
		Period *<Prd>*	[0..1]			116
		Year *<Yr>*	[0..1]	Year		116
		Type *<Tp>*	[0..1]	CodeSet		116
		FromToDate *<FrToDt>*	[0..1]	±		117
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C9	118

1.4.2.39.29.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: <u>PercentageRate on page 258</u>

1.4.2.39.29.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Impacted by: ✓<u>C2 ActiveOrHistoricCurrency</u> ✓, ✓<u>C9 CurrencyAmount</u> ✓

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 231</u>

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *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.

1.4.2.39.29.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓,   ✓C9 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

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.

- **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.

1.4.2.39.29.11.8.4 Details <Dtls>

Presence: [0..*]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Period <*Prd*>	[0..1]			116
		Year <*Yr*>	[0..1]	Year		116
		Type <*Tp*>	[0..1]	CodeSet		116
		FromToDate <*FrToDt*>	[0..1]	±		117
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C9	118

1.4.2.39.29.11.8.4.1 Period <Prd>

Presence: [0..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Year <*Yr*>	[0..1]	Year		116
		Type <*Tp*>	[0..1]	CodeSet		116
		FromToDate <*FrToDt*>	[0..1]	±		117

1.4.2.39.29.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 261

1.4.2.39.29.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 252

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

1.4.2.39.29.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see <u>DatePeriod2 on page 159</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FromDate *<FrDt>*	[1..1]	Date		159
		ToDate *<ToDt>*	[1..1]	Date		159

1.4.2.39.29.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: ✓<u>C2 ActiveOrHistoricCurrency</u> ✓, ✓<u>C9 CurrencyAmount</u> ✓

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 231</u>

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *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.

1.4.2.39.29.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: <u>Max140Text on page 258</u>

1.4.2.39.30 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see <u>RemittanceInformation22 on page 190</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Unstructured *<Ustrd>*	[0..*]	Text		191
		Structured *<Strd>*	[0..*]	±		191

1.4.2.39.31 InstructedAmount <InstdAmt>

Presence: [0..1]

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

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

Impacted by: ✓<u>C2 ActiveOrHistoricCurrency</u> ✓, ✓<u>C9 CurrencyAmount</u> ✓

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 231</u>

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *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.

1.4.2.40 UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying financial institution credit transfer for which cover is provided.

Impacted by: ✓<u>C7 CreditorAgentAccountRule</u> ✓, ✓<u>C11 DebtorAgentAccountRule</u> ✓, ✓<u>C23 IntermediaryAgent1AccountRule</u> ✓, ✓<u>C25 IntermediaryAgent1Rule</u> ✓,

✓C28 IntermediaryAgent2AccountRule ✓, ✓C31 IntermediaryAgent2Rule ✓, ✓C34 IntermediaryAgent3AccountRule ✓, ✓C37 IntermediaryAgent3Rule ✓, ✓C41 PreviousInstructingAgent1AccountRule ✓, ✓C47 PreviousInstructingAgent2AccountRule ✓, ✓C50 PreviousInstructingAgent2Rule ✓, ✓C53 PreviousInstructingAgent3AccountRule ✓, ✓C56 PreviousInstructingAgent3Rule ✓, C44 PreviousInstructingAgent1Guideline, C73 UltimateCreditorGuideline, C76 UltimateDebtorGuideline

UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf> contains the following
CreditTransferTransaction69 elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PaymentIdentification *<PmtId>*	[1..1]	±	✓C69	125
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		126
		InterbankSettlementAmount *<IntrBkSttlmAmt>*	[1..1]	Amount	✓C1, ✓C8	126
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		127
		SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		127
		SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			127
		DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		127
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		128
		SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		128
		ExpiryDateTime *<XpryDtTm>*	[0..1]	DateTime		128
		PaymentSignature *<PmtSgntr>*	[0..1]			128
	{Or	**ILPV4** *<ILPV4>*	[1..1]	SchemaType		128
	Or}	**Signature** *<Sgntr>*	[1..1]	Text		129
		PreviousInstructingAgent1 *<PrvsInstgAgt1>*	[0..1]	±		129
		PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>*	[0..1]	±	✓C16, C15	129
		PreviousInstructingAgent2 *<PrvsInstgAgt2>*	[0..1]	±		130
		PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	✓C16, C15	131
		PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		132
		PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	✓C16, C15	132
		InstructingAgent *<InstgAgt>*	[0..1]	±		133
		InstructedAgent *<InstdAgt>*	[0..1]	±		134
		IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		135
		IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	✓C16, C15	136
		IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		137
		IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	✓C16, C15	137
		IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		138
		IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	✓C16, C15	139

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		140
		Debtor <*Dbtr*>	[1..1]	±		140
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C16, C15	141
		DebtorAgent <*DbtrAgt*>	[0..1]	±		142
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C16, C15	142
		CreditorAgent <*CdtrAgt*>	[0..1]	±		143
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C16, C15	144
		Creditor <*Cdtr*>	[1..1]	±		145
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C16, C15	145
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		146
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		147
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			147
		Code <*Cd*>	[0..1]	CodeSet		148
		InstructionInformation <*InstrInf*>	[0..1]	Text		148
		Purpose <*Purp*>	[0..1]	±		148
		RemittanceInformation <*RmtInf*>	[0..1]	±		148
		UnderlyingAllocation <*UndrlygAllcn*>	[0..*]		C77	149
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C9	149
		CreditDebitIndicator <*CdtDbtInd*>	[1..1]	CodeSet		150
		Account <*Acct*>	[1..1]	±	✓C16, C15	150
		Purpose <*Purp*>	[1..1]	±		151
		Reference <*Ref*>	[1..1]	Text		151
		RelatedReferences <*RltdRefs*>	[0..*]	±		151

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.

• **DebtorAgentAccountRule**

If DebtorAgentAccount is present, then DebtorAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00059

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

• **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.

- **PreviousInstructingAgent1AccountRule**

   If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

   Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00411

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

- **PreviousInstructingAgent1Guideline**

   It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

   If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

   Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00412

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

- **PreviousInstructingAgent2Rule**

   If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

   Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00415

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

- **PreviousInstructingAgent3AccountRule**

   If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00416

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

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

1.4.2.40.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: ✓C69 TransactionIdentificationPresenceRule ✓

PaymentIdentification <PmtId> contains the following elements (see PaymentIdentification13 on page 167 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionIdentification *<InstrId>*	[0..1]	Text		168
		EndToEndIdentification *<EndToEndId>*	[1..1]	Text		168
		TransactionIdentification *<TxId>*	[0..1]	Text		168
		UETR *<UETR>*	[0..1]	IdentifierSet		169
		ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		169

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

1.4.2.40.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see PaymentTypeInformation28 on page 181 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		181
		ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		182
		ServiceLevel *<SvcLvl>*	[0..*]			182
	{Or	Code *<Cd>*	[1..1]	CodeSet		182
	Or}	Proprietary *<Prtry>*	[1..1]	Text		182
		LocalInstrument *<LclInstrm>*	[0..1]			182
	{Or	Code *<Cd>*	[1..1]	CodeSet		183
	Or}	Proprietary *<Prtry>*	[1..1]	Text		183
		CategoryPurpose *<CtgyPurp>*	[0..1]			183
	{Or	Code *<Cd>*	[1..1]	CodeSet		183
	Or}	Proprietary *<Prtry>*	[1..1]	Text		183

1.4.2.40.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

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

Impacted by: ✓C1 ActiveCurrency ✓, ✓C8 CurrencyAmount ✓

Datatype: ActiveCurrencyAndAmount on page 230

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.

1.4.2.40.4 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 254

1.4.2.40.5 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 250

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

1.4.2.40.6 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		127
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		128

1.4.2.40.6.1 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 254

1.4.2.40.6.2 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 254

1.4.2.40.7 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 180 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CLSTime *<CLSTm>*	[0..1]	Time		180
		TillTime *<TillTm>*	[0..1]	Time		180
		FromTime *<FrTm>*	[0..1]	Time		180
		RejectTime *<RjctTm>*	[0..1]	Time		180

1.4.2.40.8 ExpiryDateTime <XpryDtTm>

Presence: [0..1]

Definition: Date and time on which the payment should be expired if it has not settled.

Datatype: ISODateTime on page 254

1.4.2.40.9 PaymentSignature <PmtSgntr>

Presence: [0..1]

Definition: Cryptographic key identifying terms agreed by agents within the payment chain pre-settlement. This key can also be used post-settlement to confirm the payment has been credited as intended.

PaymentSignature <PmtSgntr> contains one of the following **CryptographicKeyChoice1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**ILPV4** *<ILPV4>*	[1..1]	SchemaType		128
	Or}	**Signature** *<Sgntr>*	[1..1]	Text		129

1.4.2.40.9.1 ILPV4 <ILPV4>

Presence: [1..1]

Definition: Cryptographic key represented as a ILP V4 packet.

Datatype: hexBinary on page 257

1.4.2.40.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Cryptographic key represented as a signature.

Datatype: SHA256SignatureText on page 261

1.4.2.40.10 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			161
		BICFI <BICFI>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		162
		LEI <LEI>	[0..1]	IdentifierSet		162
		Name <Nm>	[0..1]	Text		162
		PostalAddress <PstlAdr>	[0..1]	±		162
		Other <Othr>	[0..1]	±		163
		BranchIdentification <BrnchId>	[0..1]			164
		Identification <Id>	[0..1]	Text		164
		LEI <LEI>	[0..1]	IdentifierSet		164
		Name <Nm>	[0..1]	Text		164
		PostalAddress <PstlAdr>	[0..1]	±		164

1.4.2.40.11 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		154
		Type <Tp>	[0..1]	±		155
		Currency <Ccy>	[0..1]	CodeSet		155
		Name <Nm>	[0..1]	Text		155
		Proxy <Prxy>	[0..1]	±		155

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.

1.4.2.40.12 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.40.13 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.40.14 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.40.15 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.40.16 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.40.17 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.40.18 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 161 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			161
		BICFI <BICFI>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		162
		LEI <LEI>	[0..1]	IdentifierSet		162
		Name <Nm>	[0..1]	Text		162
		PostalAddress <PstlAdr>	[0..1]	±		162
		Other <Othr>	[0..1]	±		163
		BranchIdentification <BrnchId>	[0..1]			164
		Identification <Id>	[0..1]	Text		164
		LEI <LEI>	[0..1]	IdentifierSet		164
		Name <Nm>	[0..1]	Text		164
		PostalAddress <PstlAdr>	[0..1]	±		164

1.4.2.40.19 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		154
		Type <Tp>	[0..1]	±		155
		Currency <Ccy>	[0..1]	CodeSet		155
		Name <Nm>	[0..1]	Text		155
		Proxy <Prxy>	[0..1]	±		155

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.

1.4.2.40.20 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 161 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

1.4.2.40.21 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.40.22 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.40.23 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see
CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.40.24 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.40.25 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 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.40.26 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

DebtorAccount <DbtrAcct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.40.27 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

1.4.2.40.28 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		154
		Type <Tp>	[0..1]	±		155
		Currency <Ccy>	[0..1]	CodeSet		155
		Name <Nm>	[0..1]	Text		155
		Proxy <Prxy>	[0..1]	±		155

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.

1.4.2.40.29 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see
BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			161
		BICFI *<BICFI>*	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163
		BranchIdentification *<BrnchId>*	[0..1]			164
		Identification *<Id>*	[0..1]	Text		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

1.4.2.40.30 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.40.31 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 BranchAndFinancialInstitutionIdentification8 on page 161 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

1.4.2.40.32 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: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

CreditorAccount <CdtrAcct> contains the following elements (see <u>CashAccount40 on page 154</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.40.33 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 161 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			161
		BICFI <BICFI>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		162
		LEI <LEI>	[0..1]	IdentifierSet		162
		Name <Nm>	[0..1]	Text		162
		PostalAddress <PstlAdr>	[0..1]	±		162
		Other <Othr>	[0..1]	±		163
		BranchIdentification <BrnchId>	[0..1]			164
		Identification <Id>	[0..1]	Text		164
		LEI <LEI>	[0..1]	IdentifierSet		164
		Name <Nm>	[0..1]	Text		164
		PostalAddress <PstlAdr>	[0..1]	±		164

1.4.2.40.34 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 180 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Code <Cd>	[0..1]	CodeSet		181
		InstructionInformation <InstrInf>	[0..1]	Text		181

1.4.2.40.35 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Code *<Cd>*	[0..1]	CodeSet		148
		InstructionInformation *<InstrInf>*	[0..1]	Text		148

1.4.2.40.35.1 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 next agent in the payment chain.

Datatype: Instruction4Code on page 247

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

1.4.2.40.35.2 InstructionInformation <InstrInf>

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

Datatype: Max140Text on page 258

1.4.2.40.36 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		171
	Or}	Proprietary *<Prtry>*	[1..1]	Text		171

1.4.2.40.37 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see <u>RemittanceInformation2 on page 170</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Unstructured *<Ustrd>*	[0..*]	Text		170

1.4.2.40.38 UnderlyingAllocation <UndrlygAllcn>

Presence: [0..*]

Definition: Provides information on the underlying allocations that make up the payment.

Usage: Only used by the Securities industry.

Impacted by: <u>C77 UnderlyingAllocationGuideline</u>

UnderlyingAllocation <UndrlygAllcn> contains the following **TransactionAllocation1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C9	149
		CreditDebitIndicator *<CdtDbtInd>*	[1..1]	CodeSet		150
		Account *<Acct>*	[1..1]	±	✓C16, C15	150
		Purpose *<Purp>*	[1..1]	±		151
		Reference *<Ref>*	[1..1]	Text		151
		RelatedReferences *<RltdRefs>*	[0..*]	±		151

Constraints

- **UnderlyingAllocationGuideline**

   UnderlyingAllocation may only be present if bilaterally agreed.

1.4.2.40.38.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money in the allocation.

Impacted by: ✓<u>C2 ActiveOrHistoricCurrency</u> ✓, ✓<u>C9 CurrencyAmount</u> ✓

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 231</u>

Constraints

- **ActiveOrHistoricCurrency**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *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.

1.4.2.40.38.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Specifies whether the allocation is a debit or credit.

Datatype: CreditDebitCode on page 235

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

1.4.2.40.38.3 Account <Acct>

Presence: [1..1]

Definition: Unambiguous identification of the account to which the allocation is due or from.

Impacted by: ✓C16 IdentificationOrProxyPresenceRule ✓, C15 IdentificationAndProxyGuideline

Account <Acct> contains the following elements (see CashAccount40 on page 154 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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.

1.4.2.40.38.4 Purpose <Purp>

Presence: [1..1]

Definition: Underlying reason for the allocation.

Usage: This applies to the allocation only, this is not the underlying reason for the payment.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		171
	Or}	Proprietary <*Prtry*>	[1..1]	Text		171

1.4.2.40.38.5 Reference <Ref>

Presence: [1..1]

Definition: Reference for the allocation.

Datatype: Max35Text on page 260

1.4.2.40.38.6 RelatedReferences <RltdRefs>

Presence: [0..*]

Definition: Reference relating to the allocation which is meaningful to both parties (for example the original Securities Settlement Transaction Identification).

RelatedReferences <RltdRefs> contains one of the following elements (see <u>References74Choice on page 165</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	SecuritiesSettlementTransactionIdentification *<SctiesSttlmTxId>*	[1..1]	Text		166
	Or	IntraPositionMovementIdentification *<IntraPosMvmntId>*	[1..1]	Text		166
	Or	IntraBalanceMovementIdentification *<IntraBalMvmntId>*	[1..1]	Text		166
	Or	AccountServicerTransactionIdentification *<AcctSvcrTxId>*	[1..1]	Text		166
	Or	MarketInfrastructureTransactionIdentification *<MktInfrstrctrTxId>*	[1..1]	Text		167
	Or	CounterpartyMarketInfrastructureTransactionIdentification *<CtrPtyMktInfrstrctrTxId>*	[0..1]	Text		167
	Or	PoolIdentification *<PoolId>*	[1..1]	Text		167
	Or	CommonIdentification *<CmonId>*	[1..1]	Text		167
	Or	TradeIdentification *<TradId>*	[1..1]	Text		167
	Or}	OtherTransactionIdentification *<OthrTxId>*	[1..1]	Text		167

1.4.2.41 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: <u>C63 SupplementaryDataRule</u>

SupplementaryData <SplmtryData> contains the following elements (see <u>SupplementaryData1 on page 170</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PlaceAndName *<PlcAndNm>*	[0..1]	Text		170
		Envelope *<Envlp>*	[1..1]	(External Schema)		170

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: C63 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 170 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		PlaceAndName <*PlcAndNm*>	[0..1]	Text		170
		Envelope <*Envlp*>	[1..1]	(External Schema)		170

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]	±		154
		Type *<Tp>*	[0..1]	±		155
		Currency *<Ccy>*	[0..1]	CodeSet		155
		Name *<Nm>*	[0..1]	Text		155
		Proxy *<Prxy>*	[0..1]	±		155

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 <u>AccountIdentification4Choice on page 158</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet		158
	Or}	Other *<Othr>*	[1..1]	±		158

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 CashAccountType2Choice on page 156 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		157
	Or}	Proprietary <*Prtry*>	[1..1]	Text		157

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: ActiveOrHistoricCurrencyCode on page 232

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: Max70Text on page 260

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 ProxyAccountIdentification1 on page 156 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Type <*Tp*>	[0..1]			156
	{Or	Code <*Cd*>	[1..1]	CodeSet		156
	Or}	Proprietary <*Prtry*>	[1..1]	Text		156
		Identification <*Id*>	[1..1]	Text		156

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]			156
	{Or	Code *<Cd>*	[1..1]	CodeSet		156
	Or}	Proprietary *<Prtry>*	[1..1]	Text		156
		Identification *<Id>*	[1..1]	Text		156

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		156
	Or}	Proprietary *<Prtry>*	[1..1]	Text		156

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 245

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 260

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 259

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		157
	Or}	Proprietary *<Prtry>*	[1..1]	Text		157

2.1.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ExternalCashAccountType1Code on page 236

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 260

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		157
		SchemeName <*SchmeNm*>	[0..1]			157
	{Or	Code <*Cd*>	[1..1]	CodeSet		157
	Or}	Proprietary <*Prtry*>	[1..1]	Text		158
		Issuer <*Issr*>	[0..1]	Text		158

2.1.1.4.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: Max34Text on page 259

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		157
	Or}	Proprietary <*Prtry*>	[1..1]	Text		158

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 235

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 260

2.1.1.4.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 260

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		158
	Or}	Other <*Othr*>	[1..1]	±		158

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 256

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 157 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[1..1]	Text		157
		SchemeName <*SchmeNm*>	[0..1]			157
	{Or	Code <*Cd*>	[1..1]	CodeSet		157
	Or}	Proprietary <*Prtry*>	[1..1]	Text		158
		Issuer <*Issr*>	[0..1]	Text		158

2.1.3 Date Period

2.1.3.1 DatePeriod2

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FromDate *<FrDt>*	[1..1]	Date		159
		ToDate *<ToDt>*	[1..1]	Date		159

2.1.3.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: ISODate on page 254

2.1.3.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: ISODate on page 254

2.1.4 Financial Institution Identification

2.1.4.1 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]	±		159
		MemberIdentification *<MmbId>*	[1..1]	Text		160

2.1.4.1.1 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 227 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		228
	Or}	Proprietary *<Prtry>*	[1..1]	Text		228

2.1.4.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: Max35Text on page 260

2.1.4.2 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		160
		SchemeName <*SchmeNm*>	[0..1]			160
	{Or	Code <*Cd*>	[1..1]	CodeSet		160
	Or}	Proprietary <*Prtry*>	[1..1]	Text		160
		Issuer <*Issr*>	[0..1]	Text		161

2.1.4.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: Max35Text on page 260

2.1.4.2.2 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		160
	Or}	Proprietary <*Prtry*>	[1..1]	Text		160

2.1.4.2.2.1 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 242

2.1.4.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 260

2.1.4.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 260

2.1.4.3 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]			161
		BICFI <*BICFI*>	[0..1]	IdentifierSet		162
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		162
		LEI <*LEI*>	[0..1]	IdentifierSet		162
		Name <*Nm*>	[0..1]	Text		162
		PostalAddress <*PstlAdr*>	[0..1]	±		162
		Other <*Othr*>	[0..1]	±		163
		BranchIdentification <*BrnchId*>	[0..1]			164
		Identification <*Id*>	[0..1]	Text		164
		LEI <*LEI*>	[0..1]	IdentifierSet		164
		Name <*Nm*>	[0..1]	Text		164
		PostalAddress <*PstlAdr*>	[0..1]	±		164

2.1.4.3.1 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		162
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		162
		LEI *<LEI>*	[0..1]	IdentifierSet		162
		Name *<Nm>*	[0..1]	Text		162
		PostalAddress *<PstlAdr>*	[0..1]	±		162
		Other *<Othr>*	[0..1]	±		163

2.1.4.3.1.1 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 255

2.1.4.3.1.2 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 159 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		159
		MemberIdentification *<MmbId>*	[1..1]	Text		160

2.1.4.3.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: LEIIdentifier on page 256

2.1.4.3.1.4 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 258

2.1.4.3.1.5 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]			187
	{Or	Code *<Cd>*	[1..1]	CodeSet		188
	Or}	Proprietary *<Prtry>*	[1..1]	±		188
		CareOf *<CareOf>*	[0..1]	Text		188
		Department *<Dept>*	[0..1]	Text		188
		SubDepartment *<SubDept>*	[0..1]	Text		189
		StreetName *<StrtNm>*	[0..1]	Text		189
		BuildingNumber *<BldgNb>*	[0..1]	Text		189
		BuildingName *<BldgNm>*	[0..1]	Text		189
		Floor *<Flr>*	[0..1]	Text		189
		UnitNumber *<UnitNb>*	[0..1]	Text		189
		PostBox *<PstBx>*	[0..1]	Text		189
		Room *<Room>*	[0..1]	Text		189
		PostCode *<PstCd>*	[0..1]	Text		190
		TownName *<TwnNm>*	[0..1]	Text		190
		TownLocationName *<TwnLctnNm>*	[0..1]	Text		190
		DistrictName *<DstrctNm>*	[0..1]	Text		190
		CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		190
		Country *<Ctry>*	[0..1]	CodeSet		190
		AddressLine *<AdrLine>*	[0..7]	Text		190

2.1.4.3.1.6 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 GenericFinancialIdentification1 on page 160 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		160
		SchemeName *<SchmeNm>*	[0..1]			160
	{Or	Code *<Cd>*	[1..1]	CodeSet		160
	Or}	Proprietary *<Prtry>*	[1..1]	Text		160
		Issuer *<Issr>*	[0..1]	Text		161

2.1.4.3.2 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		164
		LEI *<LEI>*	[0..1]	IdentifierSet		164
		Name *<Nm>*	[0..1]	Text		164
		PostalAddress *<PstlAdr>*	[0..1]	±		164

2.1.4.3.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.4.3.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: LEIIdentifier on page 256

2.1.4.3.2.3 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: Max140Text on page 258

2.1.4.3.2.4 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 187</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		AddressType *<AdrTp>*	[0..1]			187
	{Or	Code *<Cd>*	[1..1]	CodeSet		188
	Or}	Proprietary *<Prtry>*	[1..1]	±		188
		CareOf *<CareOf>*	[0..1]	Text		188
		Department *<Dept>*	[0..1]	Text		188
		SubDepartment *<SubDept>*	[0..1]	Text		189
		StreetName *<StrtNm>*	[0..1]	Text		189
		BuildingNumber *<BldgNb>*	[0..1]	Text		189
		BuildingName *<BldgNm>*	[0..1]	Text		189
		Floor *<Flr>*	[0..1]	Text		189
		UnitNumber *<UnitNb>*	[0..1]	Text		189
		PostBox *<PstBx>*	[0..1]	Text		189
		Room *<Room>*	[0..1]	Text		189
		PostCode *<PstCd>*	[0..1]	Text		190
		TownName *<TwnNm>*	[0..1]	Text		190
		TownLocationName *<TwnLctnNm>*	[0..1]	Text		190
		DistrictName *<DstrctNm>*	[0..1]	Text		190
		CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		190
		Country *<Ctry>*	[0..1]	CodeSet		190
		AddressLine *<AdrLine>*	[0..7]	Text		190

2.1.5 Identification Information

2.1.5.1 References74Choice

Definition: Choice between references.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	SecuritiesSettlementTransactionIdentification <*SctiesSttlmTxId*>	[1..1]	Text		166
	Or	IntraPositionMovementIdentification <*IntraPosMvmntId*>	[1..1]	Text		166
	Or	IntraBalanceMovementIdentification <*IntraBalMvmntId*>	[1..1]	Text		166
	Or	AccountServicerTransactionIdentification <*AcctSvcrTxId*>	[1..1]	Text		166
	Or	MarketInfrastructureTransactionIdentification <*MktInfrstrctrTxId*>	[1..1]	Text		167
	Or	CounterpartyMarketInfrastructureTransactionIdentification <*CtrPtyMktInfrstrctrTxId*>	[1..1]	Text		167
	Or	PoolIdentification <*PoolId*>	[1..1]	Text		167
	Or	CommonIdentification <*CmonId*>	[1..1]	Text		167
	Or	TradeIdentification <*TradId*>	[1..1]	Text		167
	Or}	OtherTransactionIdentification <*OthrTxId*>	[1..1]	Text		167

2.1.5.1.1 SecuritiesSettlementTransactionIdentification <SctiesSttlmTxId>

Presence: [1..1]

Definition: Unambiguous identification of a securities settlement transaction as known by the account owner (or instructing party acting on its behalf).

Datatype: Max35Text on page 260

2.1.5.1.2 IntraPositionMovementIdentification <IntraPosMvmntId>

Presence: [1..1]

Definition: Unambiguous identification of the intra-position movement transaction as known by the account owner (or instructing party acting on its behalf).

Datatype: Max35Text on page 260

2.1.5.1.3 IntraBalanceMovementIdentification <IntraBalMvmntId>

Presence: [1..1]

Definition: Unambiguous identification of the intra balance movement transaction as known by the account owner.

Datatype: Max35Text on page 260

2.1.5.1.4 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [1..1]

Definition: Unambiguous identification of the transaction as known by the account servicer.

Datatype: Max35Text on page 260

2.1.5.1.5 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>

Presence: [1..1]

Definition: Identification of a transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities.

Datatype: Max35Text on page 260

2.1.5.1.6 CounterpartyMarketInfrastructureTransactionIdentification <CtrPtyMktInfrstrctrTxId>

Presence: [0..1]

Definition: Identification of a counterparty transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities.

Datatype: Max35Text on page 260

2.1.5.1.7 PoolIdentification <PoolId>

Presence: [1..1]

Definition: Collective reference identifying a set of messages.

Datatype: Max35Text on page 260

2.1.5.1.8 CommonIdentification <CmonId>

Presence: [1..1]

Definition: Unique reference agreed upon by the two trade counterparties to identify the trade.

Datatype: Max35Text on page 260

2.1.5.1.9 TradeIdentification <TradId>

Presence: [1..1]

Definition: Reference assigned to the trade by the investor or the trading party. This reference will be used throughout the trade life cycle to access/update the trade details.

Datatype: Max52Text on page 260

2.1.5.1.10 OtherTransactionIdentification <OthrTxId>

Presence: [1..1]

Definition: Identification of a transaction that cannot be identified using a standard reference element present in the message.

Datatype: Max35Text on page 260

2.1.5.2 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		168
		EndToEndIdentification *<EndToEndId>*	[1..1]	Text		168
		TransactionIdentification *<TxId>*	[0..1]	Text		168
		UETR *<UETR>*	[0..1]	IdentifierSet		169
		ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		169

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

2.1.5.2.1 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 260

2.1.5.2.2 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 260

2.1.5.2.3 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 260

2.1.5.2.4 UETR <UETR>

Presence: [0..1]

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

Datatype: UUIDv4Identifier on page 256

2.1.5.2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.5.3 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		169
		Issuer *<Issr>*	[1..1]	Text		169
		SchemeName *<SchmeNm>*	[0..1]	Text		169

2.1.5.3.1 Identification <Id>

Presence: [1..1]

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

Datatype: Exact4AlphaNumericText on page 258

2.1.5.3.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 260

2.1.5.3.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: Max35Text on page 260

2.1.6 Miscellaneous

2.1.6.1 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		170

2.1.6.1.1 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 258

2.1.6.2 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		170
		Envelope *<Envlp>*	[1..1]	(External Schema)		170

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.

2.1.6.2.1 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 259

2.1.6.2.2 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.

2.1.6.3 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		171
	Or}	Proprietary *<Prtry>*	[1..1]	Text		171

2.1.6.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalPurpose1Code on page 246

2.1.6.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: Max35Text on page 260

2.1.7   Party Identification

2.1.7.1 PartyIdentification272

Definition: Specifies the identification of a person or an organisation.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		172
		PostalAddress <*PstlAdr*>	[0..1]	±		173
		Identification <*Id*>	[0..1]			173
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			174
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		175
		LEI <*LEI*>	[0..1]	IdentifierSet		175
		Other <*Othr*>	[0..*]			175
		Identification <*Id*>	[1..1]	Text		175
		SchemeName <*SchmeNm*>	[0..1]			176
	{Or	Code <*Cd*>	[1..1]	CodeSet		176
	Or}	Proprietary <*Prtry*>	[1..1]	Text		176
		Issuer <*Issr*>	[0..1]	Text		176
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			176
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			177
		BirthDate <*BirthDt*>	[1..1]	Date		177
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		177
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		177
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		178
		Other <*Othr*>	[0..*]			178
		Identification <*Id*>	[1..1]	Text		178
		SchemeName <*SchmeNm*>	[0..1]			178
	{Or	Code <*Cd*>	[1..1]	CodeSet		178
	Or}	Proprietary <*Prtry*>	[1..1]	Text		179
		Issuer <*Issr*>	[0..1]	Text		179
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		179
		ContactDetails <*CtctDtls*>	[0..1]	±		179

2.1.7.1.1 Name <Nm>

Presence: [0..1]

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

Datatype: Max140Text on page 258

2.1.7.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see <u>PostalAddress27 on page 187</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		AddressType <*AdrTp*>	[0..1]			187
	{Or	Code <*Cd*>	[1..1]	CodeSet		188
	Or}	Proprietary <*Prtry*>	[1..1]	±		188
		CareOf <*CareOf*>	[0..1]	Text		188
		Department <*Dept*>	[0..1]	Text		188
		SubDepartment <*SubDept*>	[0..1]	Text		189
		StreetName <*StrtNm*>	[0..1]	Text		189
		BuildingNumber <*BldgNb*>	[0..1]	Text		189
		BuildingName <*BldgNm*>	[0..1]	Text		189
		Floor <*Flr*>	[0..1]	Text		189
		UnitNumber <*UnitNb*>	[0..1]	Text		189
		PostBox <*PstBx*>	[0..1]	Text		189
		Room <*Room*>	[0..1]	Text		189
		PostCode <*PstCd*>	[0..1]	Text		190
		TownName <*TwnNm*>	[0..1]	Text		190
		TownLocationName <*TwnLctnNm*>	[0..1]	Text		190
		DistrictName <*DstrctNm*>	[0..1]	Text		190
		CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		190
		Country <*Ctry*>	[0..1]	CodeSet		190
		AddressLine <*AdrLine*>	[0..7]	Text		190

2.1.7.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following **Party52Choice** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			174
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		175
		LEI <*LEI*>	[0..1]	IdentifierSet		175
		Other <*Othr*>	[0..*]			175
		Identification <*Id*>	[1..1]	Text		175
		SchemeName <*SchmeNm*>	[0..1]			176
	{Or	Code <*Cd*>	[1..1]	CodeSet		176
	Or}	Proprietary <*Prtry*>	[1..1]	Text		176
		Issuer <*Issr*>	[0..1]	Text		176
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			176
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			177
		BirthDate <*BirthDt*>	[1..1]	Date		177
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		177
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		177
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		178
		Other <*Othr*>	[0..*]			178
		Identification <*Id*>	[1..1]	Text		178
		SchemeName <*SchmeNm*>	[0..1]			178
	{Or	Code <*Cd*>	[1..1]	CodeSet		178
	Or}	Proprietary <*Prtry*>	[1..1]	Text		179
		Issuer <*Issr*>	[0..1]	Text		179

2.1.7.1.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		175
		LEI <LEI>	[0..1]	IdentifierSet		175
		Other <Othr>	[0..*]			175
		Identification <Id>	[1..1]	Text		175
		SchemeName <SchmeNm>	[0..1]			176
	{Or	Code <Cd>	[1..1]	CodeSet		176
	Or}	Proprietary <Prtry>	[1..1]	Text		176
		Issuer <Issr>	[0..1]	Text		176

2.1.7.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Datatype: AnyBICDec2014Identifier on page 255

2.1.7.1.3.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: LEIIdentifier on page 256

2.1.7.1.3.1.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	Text		175
		SchemeName <SchmeNm>	[0..1]			176
	{Or	Code <Cd>	[1..1]	CodeSet		176
	Or}	Proprietary <Prtry>	[1..1]	Text		176
		Issuer <Issr>	[0..1]	Text		176

2.1.7.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: Max256Text on page 259

2.1.7.1.3.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		176
	Or}	Proprietary <*Prtry*>	[1..1]	Text		176

2.1.7.1.3.1.3.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalOrganisationIdentification1Code on page 244

2.1.7.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 260

2.1.7.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 260

2.1.7.1.3.2 PrivateIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, for example a passport.

PrivateIdentification <PrvtId> contains the following **PersonIdentification18** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			177
		BirthDate *<BirthDt>*	[1..1]	Date		177
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		177
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		177
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		178
		Other *<Othr>*	[0..*]			178
		Identification *<Id>*	[1..1]	Text		178
		SchemeName *<SchmeNm>*	[0..1]			178
	{Or	Code *<Cd>*	[1..1]	CodeSet		178
	Or}	Proprietary *<Prtry>*	[1..1]	Text		179
		Issuer *<Issr>*	[0..1]	Text		179

2.1.7.1.3.2.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		BirthDate *<BirthDt>*	[1..1]	Date		177
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		177
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		177
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		178

2.1.7.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: ISODate on page 254

2.1.7.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: Max35Text on page 260

2.1.7.1.3.2.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: Max35Text on page 260

2.1.7.1.3.2.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Datatype: CountryCode on page 234

2.1.7.1.3.2.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification2** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		178
		SchemeName *<SchmeNm>*	[0..1]			178
	{Or	Code *<Cd>*	[1..1]	CodeSet		178
	Or}	Proprietary *<Prtry>*	[1..1]	Text		179
		Issuer *<Issr>*	[0..1]	Text		179

2.1.7.1.3.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: Max256Text on page 259

2.1.7.1.3.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationSchemeName1Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		178
	Or}	Proprietary *<Prtry>*	[1..1]	Text		179

2.1.7.1.3.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalPersonIdentification1Code on page 244

2.1.7.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 260

2.1.7.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 260

2.1.7.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

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

Datatype: CountryCode on page 234

2.1.7.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see Contact13 on page 184 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		NamePrefix <*NmPrfx*>	[0..1]	CodeSet		184
		Name <*Nm*>	[0..1]	Text		184
		PhoneNumber <*PhneNb*>	[0..1]	Text		185
		MobileNumber <*MobNb*>	[0..1]	Text		185
		FaxNumber <*FaxNb*>	[0..1]	Text		185
		URLAddress <*URLAdr*>	[0..1]	Text		185
		EmailAddress <*EmailAdr*>	[0..1]	Text		185
		EmailPurpose <*EmailPurp*>	[0..1]	Text		185
		JobTitle <*JobTitl*>	[0..1]	Text		185
		Responsibility <*Rspnsblty*>	[0..1]	Text		185
		Department <*Dept*>	[0..1]	Text		186
		Other <*Othr*>	[0..*]			186
		ChannelType <*ChanlTp*>	[1..1]	Text		186
		Identification <*Id*>	[0..1]	Text		186
		PreferredMethod <*PrefrdMtd*>	[0..1]	CodeSet		186

2.1.8   Payment

2.1.8.1 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		180
		TillTime *<TillTm>*	[0..1]	Time		180
		FromTime *<FrTm>*	[0..1]	Time		180
		RejectTime *<RjctTm>*	[0..1]	Time		180

2.1.8.1.1 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 261

2.1.8.1.2 TillTime <TillTm>

Presence: [0..1]

Definition: Time until when the payment may be settled.

Datatype: ISOTime on page 261

2.1.8.1.3 FromTime <FrTm>

Presence: [0..1]

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

Datatype: ISOTime on page 261

2.1.8.1.4 RejectTime <RjctTm>

Presence: [0..1]

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

Datatype: ISOTime on page 261

2.1.8.2 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		181
		InstructionInformation <*InstrInf*>	[0..1]	Text		181

2.1.8.2.1 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 238

2.1.8.2.2 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 258

2.1.9 Payment Type

2.1.9.1 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		181
		ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		182
		ServiceLevel <*SvcLvl*>	[0..*]			182
	{Or	Code <*Cd*>	[1..1]	CodeSet		182
	Or}	Proprietary <*Prtry*>	[1..1]	Text		182
		LocalInstrument <*LclInstrm*>	[0..1]			182
	{Or	Code <*Cd*>	[1..1]	CodeSet		183
	Or}	Proprietary <*Prtry*>	[1..1]	Text		183
		CategoryPurpose <*CtgyPurp*>	[0..1]			183
	{Or	Code <*Cd*>	[1..1]	CodeSet		183
	Or}	Proprietary <*Prtry*>	[1..1]	Text		183

2.1.9.1.1 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 250

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

2.1.9.1.2 ClearingChannel <ClrChanl>

Presence: [0..1]

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

Datatype: ClearingChannel2Code on page 234

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.

2.1.9.1.3 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		182
	Or}	Proprietary *<Prtry>*	[1..1]	Text		182

2.1.9.1.3.1 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 247

2.1.9.1.3.2 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 260

2.1.9.1.4 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		183
	Or}	Proprietary *<Prtry>*	[1..1]	Text		183

2.1.9.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalLocalInstrument1Code on page 243

2.1.9.1.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 260

2.1.9.1.5 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		183
	Or}	Proprietary *<Prtry>*	[1..1]	Text		183

2.1.9.1.5.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCategoryPurpose1Code on page 237

2.1.9.1.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 260

2.1.10 Person Identification

2.1.10.1 Contact13

Definition: Specifies the details of the contact person.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		NamePrefix *<NmPrfx>*	[0..1]	CodeSet		184
		Name *<Nm>*	[0..1]	Text		184
		PhoneNumber *<PhneNb>*	[0..1]	Text		185
		MobileNumber *<MobNb>*	[0..1]	Text		185
		FaxNumber *<FaxNb>*	[0..1]	Text		185
		URLAddress *<URLAdr>*	[0..1]	Text		185
		EmailAddress *<EmailAdr>*	[0..1]	Text		185
		EmailPurpose *<EmailPurp>*	[0..1]	Text		185
		JobTitle *<JobTitl>*	[0..1]	Text		185
		Responsibility *<Rspnsblty>*	[0..1]	Text		185
		Department *<Dept>*	[0..1]	Text		186
		Other *<Othr>*	[0..*]			186
		ChannelType *<ChanlTp>*	[1..1]	Text		186
		Identification *<Id>*	[0..1]	Text		186
		PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		186

2.1.10.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: NamePrefix2Code on page 248

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

2.1.10.1.2 Name <Nm>

Presence: [0..1]

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

Datatype: Max140Text on page 258

2.1.10.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: PhoneNumber on page 260

2.1.10.1.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: PhoneNumber on page 260

2.1.10.1.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: PhoneNumber on page 260

2.1.10.1.6 URLAddress <URLAdr>

Presence: [0..1]

Definition: Address for the Universal Resource Locator (URL), for example an address used over the www (HTTP) service.

Datatype: Max2048Text on page 259

2.1.10.1.7 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: Max256Text on page 259

2.1.10.1.8 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.10.1.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: Max35Text on page 260

2.1.10.1.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: Max35Text on page 260

2.1.10.1.11 Department <Dept>

Presence: [0..1]

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

Datatype: Max70Text on page 260

2.1.10.1.12 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ChannelType *<ChanlTp>*	[1..1]	Text		186
		Identification *<Id>*	[0..1]	Text		186

2.1.10.1.12.1 ChannelType <ChanlTp>

Presence: [1..1]

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

Datatype: Max4Text on page 260

2.1.10.1.12.2 Identification <Id>

Presence: [0..1]

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

Datatype: Max128Text on page 258

2.1.10.1.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: PreferredContactMethod2Code on page 249

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

CodeName	Name	Definition
PHON	Phone	Preferred method used to reach the contact is per phone.

2.1.11   Postal Address

2.1.11.1 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]			187
	{Or	Code *<Cd>*	[1..1]	CodeSet		188
	Or}	Proprietary *<Prtry>*	[1..1]	±		188
		CareOf *<CareOf>*	[0..1]	Text		188
		Department *<Dept>*	[0..1]	Text		188
		SubDepartment *<SubDept>*	[0..1]	Text		189
		StreetName *<StrtNm>*	[0..1]	Text		189
		BuildingNumber *<BldgNb>*	[0..1]	Text		189
		BuildingName *<BldgNm>*	[0..1]	Text		189
		Floor *<Flr>*	[0..1]	Text		189
		UnitNumber *<UnitNb>*	[0..1]	Text		189
		PostBox *<PstBx>*	[0..1]	Text		189
		Room *<Room>*	[0..1]	Text		189
		PostCode *<PstCd>*	[0..1]	Text		190
		TownName *<TwnNm>*	[0..1]	Text		190
		TownLocationName *<TwnLctnNm>*	[0..1]	Text		190
		DistrictName *<DstrctNm>*	[0..1]	Text		190
		CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		190
		Country *<Ctry>*	[0..1]	CodeSet		190
		AddressLine *<AdrLine>*	[0..7]	Text		190

2.1.11.1.1 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		188
	Or}	Proprietary *<Prtry>*	[1..1]	±		188

2.1.11.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: AddressType2Code on page 232

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.

2.1.11.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see GenericIdentification30 on page 169 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		169
		Issuer *<Issr>*	[1..1]	Text		169
		SchemeName *<SchmeNm>*	[0..1]	Text		169

2.1.11.1.2 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 258

2.1.11.1.3 Department <Dept>

Presence: [0..1]

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

Datatype: <u>Max70Text on page 260</u>

2.1.11.1.4 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: <u>Max70Text on page 260</u>

2.1.11.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: <u>Max140Text on page 258</u>

2.1.11.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: <u>Max16Text on page 259</u>

2.1.11.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: <u>Max140Text on page 258</u>

2.1.11.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: <u>Max70Text on page 260</u>

2.1.11.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: <u>Max16Text on page 259</u>

2.1.11.1.10 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: <u>Max16Text on page 259</u>

2.1.11.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: <u>Max70Text on page 260</u>

2.1.11.1.12 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 259

2.1.11.1.13 TownName <TwnNm>

Presence: [0..1]

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

Datatype: Max140Text on page 258

2.1.11.1.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: Max140Text on page 258

2.1.11.1.15 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: Max140Text on page 258

2.1.11.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.11.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Datatype: CountryCode on page 234

2.1.11.1.18 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 260

2.1.12   Remittance

2.1.12.1 RemittanceInformation22

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Unstructured <*Ustrd*>	[0..*]	Text		191
		Structured <*Strd*>	[0..*]	±		191

2.1.12.1.1 Unstructured <Ustrd>

Presence: [0..*]

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

Datatype: Max140Text on page 258

2.1.12.1.2 Structured <Strd>

Presence: [0..*]

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

Structured <Strd> contains the following elements (see StructuredRemittanceInformation18 on page 195 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		ReferredDocumentInformation <RfrdDocInf>	[0..*]			199
		Type <Tp>	[0..1]			201
		CodeOrProprietary <CdOrPrtry>	[1..1]			201
	{Or	Code <Cd>	[1..1]	CodeSet		201
	Or}	Proprietary <Prtry>	[1..1]	Text		201
		Issuer <Issr>	[0..1]	Text		201
		Number <Nb>	[0..1]	Text		202
		RelatedDate <RltdDt>	[0..1]			202
		Type <Tp>	[1..1]			202
	{Or	Code <Cd>	[1..1]	CodeSet		202
	Or}	Proprietary <Prtry>	[1..1]	Text		202
		Date <Dt>	[1..1]	Date		202
		LineDetails <LineDtls>	[0..*]			203
		Identification <Id>	[1..*]			203
		Type <Tp>	[0..1]			204
		CodeOrProprietary <CdOrPrtry>	[1..1]			204
	{Or	Code <Cd>	[1..1]	CodeSet		204
	Or}	Proprietary <Prtry>	[1..1]	Text		204
		Issuer <Issr>	[0..1]	Text		205
		Number <Nb>	[0..1]	Text		205
		RelatedDate <RltdDt>	[0..1]	Date		205
		Description <Desc>	[0..1]	Text		205
		Amount <Amt>	[0..1]			205
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			206
		Type <Tp>	[1..1]			206
	{Or	Code <Cd>	[1..1]	CodeSet		206
	Or}	Proprietary <Prtry>	[1..1]	Text		206
		Amount <Amt>	[1..1]	Amount		206
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			206

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Amount <Amt>	[1..1]	Amount		207
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		207
		Reason <Rsn>	[0..1]	Text		207
		AdditionalInformation <AddtlInf>	[0..1]	Text		207
		ReferredDocumentAmount <RfrdDocAmt>	[0..1]			207
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			208
		Type <Tp>	[1..1]			208
	{Or	Code <Cd>	[1..1]	CodeSet		208
	Or}	Proprietary <Prtry>	[1..1]	Text		209
		Amount <Amt>	[1..1]	Amount		209
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			209
		Amount <Amt>	[1..1]	Amount		209
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		209
		Reason <Rsn>	[0..1]	Text		209
		AdditionalInformation <AddtlInf>	[0..1]	Text		210
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			210
		Type <Tp>	[0..1]			210
		CodeOrProprietary <CdOrPrtry>	[1..1]			210
	{Or	Code <Cd>	[1..1]	CodeSet		211
	Or}	Proprietary <Prtry>	[1..1]	Text		211
		Issuer <Issr>	[0..1]	Text		211
		Reference <Ref>	[0..1]	Text		211
		Invoicer <Invcr>	[0..1]	±		211
		Invoicee <Invcee>	[0..1]	±		212
		TaxRemittance <TaxRmt>	[0..1]			213
		Creditor <Cdtr>	[0..1]	±		215
		Debtor <Dbtr>	[0..1]	±		215
		UltimateDebtor <UltmtDbtr>	[0..1]	±		215
		AdministrationZone <AdmstnZone>	[0..1]	Text		216
		ReferenceNumber <RefNb>	[0..1]	Text		216
		Method <Mtd>	[0..1]	Text		216

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount		216
		TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount		216
		Date <*Dt*>	[0..1]	Date		216
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		217
		Record <*Rcrd*>	[0..*]			217
		Type <*Tp*>	[0..1]	Text		217
		Category <*Ctgy*>	[0..1]	Text		218
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		218
		DebtorStatus <*DbtrSts*>	[0..1]	Text		218
		CertificateIdentification <*CertId*>	[0..1]	Text		218
		FormsCode <*FrmsCd*>	[0..1]	Text		218
		Period <*Prd*>	[0..1]			218
		Year <*Yr*>	[0..1]	Year		218
		Type <*Tp*>	[0..1]	CodeSet		219
		FromToDate <*FrToDt*>	[0..1]	±		219
		TaxAmount <*TaxAmt*>	[0..1]			220
		Rate <*Rate*>	[0..1]	Rate		220
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount		220
		TotalAmount <*TtlAmt*>	[0..1]	Amount		220
		Details <*Dtls*>	[0..*]			220
		Period <*Prd*>	[0..1]			221
		Year <*Yr*>	[0..1]	Year		221
		Type <*Tp*>	[0..1]	CodeSet		221
		FromToDate <*FrToDt*>	[0..1]	±		222
		Amount <*Amt*>	[1..1]	Amount		222
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		222
		GarnishmentRemittance <*GrnshmtRmt*>	[0..1]			223
		Type <*Tp*>	[1..1]			223
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			223
	{Or	Code <*Cd*>	[1..1]	CodeSet		224
	Or}	Proprietary <*Prtry*>	[1..1]	Text		224

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Issuer <*Issr*>	[0..1]	Text		224
		Garnishee <*Grnshee*>	[0..1]	±		224
		GarnishmentAdministrator <*GrnshmtAdmstr*>	[0..1]	±		225
		ReferenceNumber <*RefNb*>	[0..1]	Text		226
		Date <*Dt*>	[0..1]	Date		227
		RemittedAmount <*RmtdAmt*>	[0..1]	Amount		227
		FamilyMedicalInsuranceIndicator <*FmlyMdclInsrncInd*>	[0..1]	Indicator		227
		EmployeeTerminationIndicator <*MplyeeTermntnInd*>	[0..1]	Indicator		227
		AdditionalRemittanceInformation <*AddtlRmtInf*>	[0..3]	Text		227

2.1.12.2 StructuredRemittanceInformation18

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ReferredDocumentInformation *<RfrdDocInf>*	[0..*]			199
		Type *<Tp>*	[0..1]			201
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			201
	{Or	Code *<Cd>*	[1..1]	CodeSet		201
	Or}	Proprietary *<Prtry>*	[1..1]	Text		201
		Issuer *<Issr>*	[0..1]	Text		201
		Number *<Nb>*	[0..1]	Text		202
		RelatedDate *<RltdDt>*	[0..1]			202
		Type *<Tp>*	[1..1]			202
	{Or	Code *<Cd>*	[1..1]	CodeSet		202
	Or}	Proprietary *<Prtry>*	[1..1]	Text		202
		Date *<Dt>*	[1..1]	Date		202
		LineDetails *<LineDtls>*	[0..*]			203
		Identification *<Id>*	[1..*]			203
		Type *<Tp>*	[0..1]			204
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			204
	{Or	Code *<Cd>*	[1..1]	CodeSet		204
	Or}	Proprietary *<Prtry>*	[1..1]	Text		204
		Issuer *<Issr>*	[0..1]	Text		205
		Number *<Nb>*	[0..1]	Text		205
		RelatedDate *<RltdDt>*	[0..1]	Date		205
		Description *<Desc>*	[0..1]	Text		205
		Amount *<Amt>*	[0..1]			205
		RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			206
		Type *<Tp>*	[1..1]			206
	{Or	Code *<Cd>*	[1..1]	CodeSet		206
	Or}	Proprietary *<Prtry>*	[1..1]	Text		206
		Amount *<Amt>*	[1..1]	Amount		206
		AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			206
		Amount *<Amt>*	[1..1]	Amount		207
		CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		207

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Reason <Rsn>	[0..1]	Text		207
		AdditionalInformation <AddtlInf>	[0..1]	Text		207
		ReferredDocumentAmount <RfrdDocAmt>	[0..1]			207
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			208
		Type <Tp>	[1..1]			208
	{Or	Code <Cd>	[1..1]	CodeSet		208
	Or}	Proprietary <Prtry>	[1..1]	Text		209
		Amount <Amt>	[1..1]	Amount		209
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			209
		Amount <Amt>	[1..1]	Amount		209
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		209
		Reason <Rsn>	[0..1]	Text		209
		AdditionalInformation <AddtlInf>	[0..1]	Text		210
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			210
		Type <Tp>	[0..1]			210
		CodeOrProprietary <CdOrPrtry>	[1..1]			210
	{Or	Code <Cd>	[1..1]	CodeSet		211
	Or}	Proprietary <Prtry>	[1..1]	Text		211
		Issuer <Issr>	[0..1]	Text		211
		Reference <Ref>	[0..1]	Text		211
		Invoicer <Invcr>	[0..1]	±		211
		Invoicee <Invcee>	[0..1]	±		212
		TaxRemittance <TaxRmt>	[0..1]			213
		Creditor <Cdtr>	[0..1]	±		215
		Debtor <Dbtr>	[0..1]	±		215
		UltimateDebtor <UltmtDbtr>	[0..1]	±		215
		AdministrationZone <AdmstnZone>	[0..1]	Text		216
		ReferenceNumber <RefNb>	[0..1]	Text		216
		Method <Mtd>	[0..1]	Text		216
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount		216
		TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount		216

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Date <*Dt*>	[0..1]	Date		216
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		217
		Record <*Rcrd*>	[0..*]			217
		Type <*Tp*>	[0..1]	Text		217
		Category <*Ctgy*>	[0..1]	Text		218
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		218
		DebtorStatus <*DbtrSts*>	[0..1]	Text		218
		CertificateIdentification <*CertId*>	[0..1]	Text		218
		FormsCode <*FrmsCd*>	[0..1]	Text		218
		Period <*Prd*>	[0..1]			218
		Year <*Yr*>	[0..1]	Year		218
		Type <*Tp*>	[0..1]	CodeSet		219
		FromToDate <*FrToDt*>	[0..1]	±		219
		TaxAmount <*TaxAmt*>	[0..1]			220
		Rate <*Rate*>	[0..1]	Rate		220
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount		220
		TotalAmount <*TtlAmt*>	[0..1]	Amount		220
		Details <*Dtls*>	[0..*]			220
		Period <*Prd*>	[0..1]			221
		Year <*Yr*>	[0..1]	Year		221
		Type <*Tp*>	[0..1]	CodeSet		221
		FromToDate <*FrToDt*>	[0..1]	±		222
		Amount <*Amt*>	[1..1]	Amount		222
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		222
		GarnishmentRemittance <*GrnshmtRmt*>	[0..1]			223
		Type <*Tp*>	[1..1]			223
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			223
	{Or	Code <*Cd*>	[1..1]	CodeSet		224
	Or}	Proprietary <*Prtry*>	[1..1]	Text		224
		Issuer <*Issr*>	[0..1]	Text		224
		Garnishee <*Grnshee*>	[0..1]	±		224

Index	Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
		GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		225
		ReferenceNumber *<RefNb>*	[0..1]	Text		226
		Date *<Dt>*	[0..1]	Date		227
		RemittedAmount *<RmtdAmt>*	[0..1]	Amount		227
		FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		227
		EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		227
		AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		227

2.1.12.2.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

ReferredDocumentInformation <RfrdDocInf> contains the following
ReferredDocumentInformation8 elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[0..1]			201
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			201
	{Or	Code *<Cd>*	[1..1]	CodeSet		201
	Or}	Proprietary *<Prtry>*	[1..1]	Text		201
		Issuer *<Issr>*	[0..1]	Text		201
		Number *<Nb>*	[0..1]	Text		202
		RelatedDate *<RltdDt>*	[0..1]			202
		Type *<Tp>*	[1..1]			202
	{Or	Code *<Cd>*	[1..1]	CodeSet		202
	Or}	Proprietary *<Prtry>*	[1..1]	Text		202
		Date *<Dt>*	[1..1]	Date		202
		LineDetails *<LineDtls>*	[0..*]			203
		Identification *<Id>*	[1..*]			203
		Type *<Tp>*	[0..1]			204
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			204
	{Or	Code *<Cd>*	[1..1]	CodeSet		204
	Or}	Proprietary *<Prtry>*	[1..1]	Text		204
		Issuer *<Issr>*	[0..1]	Text		205
		Number *<Nb>*	[0..1]	Text		205
		RelatedDate *<RltdDt>*	[0..1]	Date		205
		Description *<Desc>*	[0..1]	Text		205
		Amount *<Amt>*	[0..1]			205
		RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			206
		Type *<Tp>*	[1..1]			206
	{Or	Code *<Cd>*	[1..1]	CodeSet		206
	Or}	Proprietary *<Prtry>*	[1..1]	Text		206
		Amount *<Amt>*	[1..1]	Amount		206
		AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			206
		Amount *<Amt>*	[1..1]	Amount		207

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		207
		Reason <*Rsn*>	[0..1]	Text		207
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		207

2.1.12.2.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type <Tp> contains the following **DocumentType1** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			201
	{Or	Code <*Cd*>	[1..1]	CodeSet		201
	Or}	Proprietary <*Prtry*>	[1..1]	Text		201
		Issuer <*Issr*>	[0..1]	Text		201

2.1.12.2.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format referred document type.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentType2Choice** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		201
	Or}	Proprietary <*Prtry*>	[1..1]	Text		201

2.1.12.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of remittance document, as published in an external document type code set.

Datatype: ExternalDocumentType1Code on page 241

2.1.12.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of remittance document, in a proprietary form.

Datatype: Max35Text on page 260

2.1.12.2.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.12.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: Max35Text on page 260

2.1.12.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date and date type associated with the referred document.

RelatedDate <RltdDt> contains the following **DateAndType1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[1..1]			202
	{Or	Code *<Cd>*	[1..1]	CodeSet		202
	Or}	Proprietary *<Prtry>*	[1..1]	Text		202
		Date *<Dt>*	[1..1]	Date		202

2.1.12.2.1.3.1 Type <Tp>

Presence: [1..1]

Definition: Type of date associated with the referred document.

Type <Tp> contains one of the following **DateType2Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		202
	Or}	Proprietary *<Prtry>*	[1..1]	Text		202

2.1.12.2.1.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the date type, as published in an external date type code set.

Datatype: ExternalDateType1Code on page 239

2.1.12.2.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 260

2.1.12.2.1.3.2 Date <Dt>

Presence: [1..1]

Definition: Date associated with the referred document.

Datatype: ISODate on page 254

2.1.12.2.1.4 LineDetails <LineDtls>

Presence: [0..*]

Definition: Set of elements used to provide the content of the referred document line.

LineDetails <LineDtls> contains the following **DocumentLineInformation2** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[1..*]			203
		Type <*Tp*>	[0..1]			204
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			204
	{Or	Code <*Cd*>	[1..1]	CodeSet		204
	Or}	Proprietary <*Prtry*>	[1..1]	Text		204
		Issuer <*Issr*>	[0..1]	Text		205
		Number <*Nb*>	[0..1]	Text		205
		RelatedDate <*RltdDt*>	[0..1]	Date		205
		Description <*Desc*>	[0..1]	Text		205
		Amount <*Amt*>	[0..1]			205
		RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			206
		Type <*Tp*>	[1..1]			206
	{Or	Code <*Cd*>	[1..1]	CodeSet		206
	Or}	Proprietary <*Prtry*>	[1..1]	Text		206
		Amount <*Amt*>	[1..1]	Amount		206
		AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			206
		Amount <*Amt*>	[1..1]	Amount		207
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		207
		Reason <*Rsn*>	[0..1]	Text		207
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		207

2.1.12.2.1.4.1 Identification <Id>

Presence: [1..*]

Definition: Provides identification of the document line.

Identification <Id> contains the following **DocumentLineIdentification1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Type <Tp>	[0..1]			204
		CodeOrProprietary <CdOrPrtry>	[1..1]			204
	{Or	Code <Cd>	[1..1]	CodeSet		204
	Or}	Proprietary <Prtry>	[1..1]	Text		204
		Issuer <Issr>	[0..1]	Text		205
		Number <Nb>	[0..1]	Text		205
		RelatedDate <RltdDt>	[0..1]	Date		205

2.1.12.2.1.4.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

Type <Tp> contains the following **DocumentLineType1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		CodeOrProprietary <CdOrPrtry>	[1..1]			204
	{Or	Code <Cd>	[1..1]	CodeSet		204
	Or}	Proprietary <Prtry>	[1..1]	Text		204
		Issuer <Issr>	[0..1]	Text		205

2.1.12.2.1.4.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document line identification.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentLineType1Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		204
	Or}	Proprietary <Prtry>	[1..1]	Text		204

2.1.12.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: ExternalDocumentLineType1Code on page 241

2.1.12.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 260

2.1.12.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.12.2.1.4.1.2 Number <Nb>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.12.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: ISODate on page 254

2.1.12.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: Max2048Text on page 259

2.1.12.2.1.4.3 Amount <Amt>

Presence: [0..1]

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

Amount <Amt> contains the following **RemittanceAmount4** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			206
		Type <Tp>	[1..1]			206
	{Or	Code <Cd>	[1..1]	CodeSet		206
	Or}	Proprietary <Prtry>	[1..1]	Text		206
		Amount <Amt>	[1..1]	Amount		206
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			206
		Amount <Amt>	[1..1]	Amount		207
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		207
		Reason <Rsn>	[0..1]	Text		207
		AdditionalInformation <AddtlInf>	[0..1]	Text		207

2.1.12.2.1.4.3.1 RemittanceAmountAndType <RmtAmtAndTp>

Presence: [0..*]

Definition: Type and amount of money for the referred document.

RemittanceAmountAndType <RmtAmtAndTp> contains the following **DocumentAmount1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[1..1]			206
	{Or	Code *<Cd>*	[1..1]	CodeSet		206
	Or}	Proprietary *<Prtry>*	[1..1]	Text		206
		Amount *<Amt>*	[1..1]	Amount		206

2.1.12.2.1.4.3.1.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of amount.

Type <Tp> contains one of the following **DocumentAmountType1Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		206
	Or}	Proprietary *<Prtry>*	[1..1]	Text		206

2.1.12.2.1.4.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, as published in an external referred amount code set.

Datatype: ExternalDocumentAmountType1Code on page 240

2.1.12.2.1.4.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 260

2.1.12.2.1.4.3.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

2.1.12.2.1.4.3.2 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

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

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following
DocumentAdjustment1 elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Amount *<Amt>*	[1..1]	Amount		207
		CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		207
		Reason *<Rsn>*	[0..1]	Text		207
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		207

2.1.12.2.1.4.3.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

2.1.12.2.1.4.3.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: CreditDebitCode on page 235

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

2.1.12.2.1.4.3.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: Max4Text on page 260

2.1.12.2.1.4.3.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: Max140Text on page 258

2.1.12.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

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

ReferredDocumentAmount <RfrdDocAmt> contains the following **RemittanceAmount4** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			208
		Type <Tp>	[1..1]			208
	{Or	Code <Cd>	[1..1]	CodeSet		208
	Or}	Proprietary <Prtry>	[1..1]	Text		209
		Amount <Amt>	[1..1]	Amount		209
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			209
		Amount <Amt>	[1..1]	Amount		209
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		209
		Reason <Rsn>	[0..1]	Text		209
		AdditionalInformation <AddtlInf>	[0..1]	Text		210

2.1.12.2.2.1 RemittanceAmountAndType <RmtAmtAndTp>

Presence: [0..*]

Definition: Type and amount of money for the referred document.

RemittanceAmountAndType <RmtAmtAndTp> contains the following **DocumentAmount1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Type <Tp>	[1..1]			208
	{Or	Code <Cd>	[1..1]	CodeSet		208
	Or}	Proprietary <Prtry>	[1..1]	Text		209
		Amount <Amt>	[1..1]	Amount		209

2.1.12.2.2.1.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of amount.

Type <Tp> contains one of the following **DocumentAmountType1Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		208
	Or}	Proprietary <Prtry>	[1..1]	Text		209

2.1.12.2.2.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, as published in an external referred amount code set.

Datatype: ExternalDocumentAmountType1Code on page 240

2.1.12.2.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 260

2.1.12.2.2.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

2.1.12.2.2.2 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

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

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following
DocumentAdjustment1 elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Amount *<Amt>*	[1..1]	Amount		209
		CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		209
		Reason *<Rsn>*	[0..1]	Text		209
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		210

2.1.12.2.2.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

2.1.12.2.2.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: CreditDebitCode on page 235

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

2.1.12.2.2.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: Max4Text on page 260

2.1.12.2.2.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: Max140Text on page 258

2.1.12.2.3 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

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

CreditorReferenceInformation <CdtrRefInf> contains the following **CreditorReferenceInformation3** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[0..1]			210
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			210
	{Or	Code *<Cd>*	[1..1]	CodeSet		211
	Or}	Proprietary *<Prtry>*	[1..1]	Text		211
		Issuer *<Issr>*	[0..1]	Text		211
		Reference *<Ref>*	[0..1]	Text		211

2.1.12.2.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type <Tp> contains the following **CreditorReferenceType3** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			210
	{Or	Code *<Cd>*	[1..1]	CodeSet		211
	Or}	Proprietary *<Prtry>*	[1..1]	Text		211
		Issuer *<Issr>*	[0..1]	Text		211

2.1.12.2.3.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

CodeOrProprietary <CdOrPrtry> contains one of the following **CreditorReferenceType2Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		211
	Or}	Proprietary *<Prtry>*	[1..1]	Text		211

2.1.12.2.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, as published in an external creditor reference type code set.

Datatype: ExternalCreditorReferenceType1Code on page 239

2.1.12.2.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 260

2.1.12.2.3.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: Max35Text on page 260

2.1.12.2.3.2 Reference <Ref>

Presence: [0..1]

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

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

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

Datatype: Max35Text on page 260

2.1.12.2.4 Invoicer <Invcr>

Presence: [0..1]

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

Invoicer <Invcr> contains the following elements (see for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		172
		PostalAddress <PstlAdr>	[0..1]	±		173
		Identification <Id>	[0..1]			173
	{Or	OrganisationIdentification <OrgId>	[1..1]			174
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		175
		LEI <LEI>	[0..1]	IdentifierSet		175
		Other <Othr>	[0..*]			175
		Identification <Id>	[1..1]	Text		175
		SchemeName <SchmeNm>	[0..1]			176
	{Or	Code <Cd>	[1..1]	CodeSet		176
	Or}	Proprietary <Prtry>	[1..1]	Text		176
		Issuer <Issr>	[0..1]	Text		176
	Or}	PrivateIdentification <PrvtId>	[1..1]			176
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			177
		BirthDate <BirthDt>	[1..1]	Date		177
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		177
		CityOfBirth <CityOfBirth>	[1..1]	Text		177
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		178
		Other <Othr>	[0..*]			178
		Identification <Id>	[1..1]	Text		178
		SchemeName <SchmeNm>	[0..1]			178
	{Or	Code <Cd>	[1..1]	CodeSet		178
	Or}	Proprietary <Prtry>	[1..1]	Text		179
		Issuer <Issr>	[0..1]	Text		179
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		179
		ContactDetails <CtctDtls>	[0..1]	±		179

2.1.12.2.5 Invoicee <Invcee>

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

Invoicee <Invcee> contains the following elements (see <u>PartyIdentification272 on page 171</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		172
		PostalAddress <PstlAdr>	[0..1]	±		173
		Identification <Id>	[0..1]			173
	{Or	OrganisationIdentification <OrgId>	[1..1]			174
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		175
		LEI <LEI>	[0..1]	IdentifierSet		175
		Other <Othr>	[0..*]			175
		Identification <Id>	[1..1]	Text		175
		SchemeName <SchmeNm>	[0..1]			176
	{Or	Code <Cd>	[1..1]	CodeSet		176
	Or}	Proprietary <Prtry>	[1..1]	Text		176
		Issuer <Issr>	[0..1]	Text		176
	Or}	PrivateIdentification <PrvtId>	[1..1]			176
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			177
		BirthDate <BirthDt>	[1..1]	Date		177
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		177
		CityOfBirth <CityOfBirth>	[1..1]	Text		177
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		178
		Other <Othr>	[0..*]			178
		Identification <Id>	[1..1]	Text		178
		SchemeName <SchmeNm>	[0..1]			178
	{Or	Code <Cd>	[1..1]	CodeSet		178
	Or}	Proprietary <Prtry>	[1..1]	Text		179
		Issuer <Issr>	[0..1]	Text		179
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		179
		ContactDetails <CtctDtls>	[0..1]	±		179

2.1.12.2.6 TaxRemittance <TaxRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment made for tax-related purposes.

TaxRemittance <TaxRmt> contains the following **TaxData1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Creditor <Cdtr>	[0..1]	±		215
		Debtor <Dbtr>	[0..1]	±		215
		UltimateDebtor <UltmtDbtr>	[0..1]	±		215
		AdministrationZone <AdmstnZone>	[0..1]	Text		216
		ReferenceNumber <RefNb>	[0..1]	Text		216
		Method <Mtd>	[0..1]	Text		216
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount		216
		TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount		216
		Date <Dt>	[0..1]	Date		216
		SequenceNumber <SeqNb>	[0..1]	Quantity		217
		Record <Rcrd>	[0..*]			217
		Type <Tp>	[0..1]	Text		217
		Category <Ctgy>	[0..1]	Text		218
		CategoryDetails <CtgyDtls>	[0..1]	Text		218
		DebtorStatus <DbtrSts>	[0..1]	Text		218
		CertificateIdentification <CertId>	[0..1]	Text		218
		FormsCode <FrmsCd>	[0..1]	Text		218
		Period <Prd>	[0..1]			218
		Year <Yr>	[0..1]	Year		218
		Type <Tp>	[0..1]	CodeSet		219
		FromToDate <FrToDt>	[0..1]	±		219
		TaxAmount <TaxAmt>	[0..1]			220
		Rate <Rate>	[0..1]	Rate		220
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		220
		TotalAmount <TtlAmt>	[0..1]	Amount		220
		Details <Dtls>	[0..*]			220
		Period <Prd>	[0..1]			221
		Year <Yr>	[0..1]	Year		221
		Type <Tp>	[0..1]	CodeSet		221
		FromToDate <FrToDt>	[0..1]	±		222

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Amount <*Amt*>	[1..1]	Amount		222
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		222

2.1.12.2.6.1 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see <u>TaxParty1 on page 229</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TaxIdentification <*TaxId*>	[0..1]	Text		229
		RegistrationIdentification <*RegnId*>	[0..1]	Text		229
		TaxType <*TaxTp*>	[0..1]	Text		229

2.1.12.2.6.2 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains the following elements (see <u>TaxParty2 on page 228</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TaxIdentification <*TaxId*>	[0..1]	Text		228
		RegistrationIdentification <*RegnId*>	[0..1]	Text		228
		TaxType <*TaxTp*>	[0..1]	Text		228
		Authorisation <*Authstn*>	[0..1]			229
		Title <*Titl*>	[0..1]	Text		229
		Name <*Nm*>	[0..1]	Text		229

2.1.12.2.6.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see TaxParty2 on page 228 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TaxIdentification <*TaxId*>	[0..1]	Text		228
		RegistrationIdentification <*RegnId*>	[0..1]	Text		228
		TaxType <*TaxTp*>	[0..1]	Text		228
		Authorisation <*Authstn*>	[0..1]			229
		Title <*Titl*>	[0..1]	Text		229
		Name <*Nm*>	[0..1]	Text		229

2.1.12.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.12.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: Max140Text on page 258

2.1.12.2.6.6 Method <Mtd>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.12.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

2.1.12.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

2.1.12.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: ISODate on page 254

2.1.12.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: Number on page 257

2.1.12.2.6.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[0..1]	Text		217
		Category *<Ctgy>*	[0..1]	Text		218
		CategoryDetails *<CtgyDtls>*	[0..1]	Text		218
		DebtorStatus *<DbtrSts>*	[0..1]	Text		218
		CertificateIdentification *<CertId>*	[0..1]	Text		218
		FormsCode *<FrmsCd>*	[0..1]	Text		218
		Period *<Prd>*	[0..1]			218
		Year *<Yr>*	[0..1]	Year		218
		Type *<Tp>*	[0..1]	CodeSet		219
		FromToDate *<FrToDt>*	[0..1]	±		219
		TaxAmount *<TaxAmt>*	[0..1]			220
		Rate *<Rate>*	[0..1]	Rate		220
		TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount		220
		TotalAmount *<TtlAmt>*	[0..1]	Amount		220
		Details *<Dtls>*	[0..*]			220
		Period *<Prd>*	[0..1]			221
		Year *<Yr>*	[0..1]	Year		221
		Type *<Tp>*	[0..1]	CodeSet		221
		FromToDate *<FrToDt>*	[0..1]	±		222
		Amount *<Amt>*	[1..1]	Amount		222
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		222

2.1.12.2.6.11.1 Type <Tp>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.12.2.6.11.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.12.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: Max35Text on page 260

2.1.12.2.6.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.12.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.12.2.6.11.6 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.12.2.6.11.7 Period <Prd>

Presence: [0..1]

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Year *<Yr>*	[0..1]	Year		218
		Type *<Tp>*	[0..1]	CodeSet		219
		FromToDate *<FrToDt>*	[0..1]	±		219

2.1.12.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 261

2.1.12.2.6.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 252

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

2.1.12.2.6.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see DatePeriod2 on page 159 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FromDate <FrDt>	[1..1]	Date		159
		ToDate <ToDt>	[1..1]	Date		159

2.1.12.2.6.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

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

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Rate <Rate>	[0..1]	Rate		220
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		220
		TotalAmount <TtlAmt>	[0..1]	Amount		220
		Details <Dtls>	[0..*]			220
		Period <Prd>	[0..1]			221
		Year <Yr>	[0..1]	Year		221
		Type <Tp>	[0..1]	CodeSet		221
		FromToDate <FrToDt>	[0..1]	±		222
		Amount <Amt>	[1..1]	Amount		222

2.1.12.2.6.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: PercentageRate on page 258

2.1.12.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

2.1.12.2.6.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

2.1.12.2.6.11.8.4 Details <Dtls>

Presence: [0..*]

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Period *<Prd>*	[0..1]			221
		Year *<Yr>*	[0..1]	Year		221
		Type *<Tp>*	[0..1]	CodeSet		221
		FromToDate *<FrToDt>*	[0..1]	±		222
		Amount *<Amt>*	[1..1]	Amount		222

2.1.12.2.6.11.8.4.1 Period <Prd>

Presence: [0..1]

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Year *<Yr>*	[0..1]	Year		221
		Type *<Tp>*	[0..1]	CodeSet		221
		FromToDate *<FrToDt>*	[0..1]	±		222

2.1.12.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 261

2.1.12.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 252

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.

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

2.1.12.2.6.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see DatePeriod2 on page 159 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FromDate <FrDt>	[1..1]	Date		159
		ToDate <ToDt>	[1..1]	Date		159

2.1.12.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

2.1.12.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: Max140Text on page 258

2.1.12.2.7 GarnishmentRemittance <GrnshmtRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment for garnishment-related purposes.

GarnishmentRemittance <GrnshmtRmt> contains the following **Garnishment4** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[1..1]			223
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			223
	{Or	Code *<Cd>*	[1..1]	CodeSet		224
	Or}	Proprietary *<Prtry>*	[1..1]	Text		224
		Issuer *<Issr>*	[0..1]	Text		224
		Garnishee *<Grnshee>*	[0..1]	±		224
		GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		225
		ReferenceNumber *<RefNb>*	[0..1]	Text		226
		Date *<Dt>*	[0..1]	Date		227
		RemittedAmount *<RmtdAmt>*	[0..1]	Amount		227
		FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		227
		EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		227

2.1.12.2.7.1 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of garnishment.

Type <Tp> contains the following **GarnishmentType1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			223
	{Or	Code *<Cd>*	[1..1]	CodeSet		224
	Or}	Proprietary *<Prtry>*	[1..1]	Text		224
		Issuer *<Issr>*	[0..1]	Text		224

2.1.12.2.7.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the garnishment.

CodeOrProprietary <CdOrPrtry> contains one of the following **GarnishmentType1Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		224
	Or}	Proprietary *<Prtry>*	[1..1]	Text		224

2.1.12.2.7.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Garnishment type in a coded form.

Would suggest this to be an External Code List to contain:

GNCS   Garnishment from a third party payer for Child Support

GNDP   Garnishment from a Direct Payer for Child Support

GTPP   Garnishment from a third party payer to taxing agency.

Datatype: ExternalGarnishmentType1Code on page 243

2.1.12.2.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: Max35Text on page 260

2.1.12.2.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: Max35Text on page 260

2.1.12.2.7.2 Garnishee <Grnshee>

Presence: [0..1]

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

Garnishee <Grnshee> contains the following elements (see <u>PartyIdentification272 on page 171</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		172
		PostalAddress <*PstlAdr*>	[0..1]	±		173
		Identification <*Id*>	[0..1]			173
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			174
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		175
		LEI <*LEI*>	[0..1]	IdentifierSet		175
		Other <*Othr*>	[0..*]			175
		Identification <*Id*>	[1..1]	Text		175
		SchemeName <*SchmeNm*>	[0..1]			176
	{Or	Code <*Cd*>	[1..1]	CodeSet		176
	Or}	Proprietary <*Prtry*>	[1..1]	Text		176
		Issuer <*Issr*>	[0..1]	Text		176
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			176
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			177
		BirthDate <*BirthDt*>	[1..1]	Date		177
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		177
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		177
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		178
		Other <*Othr*>	[0..*]			178
		Identification <*Id*>	[1..1]	Text		178
		SchemeName <*SchmeNm*>	[0..1]			178
	{Or	Code <*Cd*>	[1..1]	CodeSet		178
	Or}	Proprietary <*Prtry*>	[1..1]	Text		179
		Issuer <*Issr*>	[0..1]	Text		179
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		179
		ContactDetails <*CtctDtls*>	[0..1]	±		179

2.1.12.2.7.3 GarnishmentAdministrator <GrnshmtAdmstr>

Presence: [0..1]

Definition: Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

GarnishmentAdministrator <GrnshmtAdmstr> contains the following elements (see PartyIdentification272 on page 171 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		172
		PostalAddress <PstlAdr>	[0..1]	±		173
		Identification <Id>	[0..1]			173
	{Or	OrganisationIdentification <OrgId>	[1..1]			174
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		175
		LEI <LEI>	[0..1]	IdentifierSet		175
		Other <Othr>	[0..*]			175
		Identification <Id>	[1..1]	Text		175
		SchemeName <SchmeNm>	[0..1]			176
	{Or	Code <Cd>	[1..1]	CodeSet		176
	Or}	Proprietary <Prtry>	[1..1]	Text		176
		Issuer <Issr>	[0..1]	Text		176
	Or}	PrivateIdentification <PrvtId>	[1..1]			176
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			177
		BirthDate <BirthDt>	[1..1]	Date		177
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		177
		CityOfBirth <CityOfBirth>	[1..1]	Text		177
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		178
		Other <Othr>	[0..*]			178
		Identification <Id>	[1..1]	Text		178
		SchemeName <SchmeNm>	[0..1]			178
	{Or	Code <Cd>	[1..1]	CodeSet		178
	Or}	Proprietary <Prtry>	[1..1]	Text		179
		Issuer <Issr>	[0..1]	Text		179
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		179
		ContactDetails <CtctDtls>	[0..1]	±		179

2.1.12.2.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: Max140Text on page 258

2.1.12.2.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: ISODate on page 254

2.1.12.2.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 231

2.1.12.2.7.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

Presence: [0..1]

Definition: Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

Datatype: One of the following values must be used (see TrueFalseIndicator on page 257):

- *Meaning When True:* True

- *Meaning When False:* False

2.1.12.2.7.8 EmployeeTerminationIndicator <MplyeeTermtnInd>

Presence: [0..1]

Definition: Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

Datatype: One of the following values must be used (see TrueFalseIndicator on page 257):

- *Meaning When True:* True

- *Meaning When False:* False

2.1.12.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Datatype: Max140Text on page 258

2.1.13 System Identification

2.1.13.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		228
	Or}	Proprietary <*Prtry*>	[1..1]	Text		228

2.1.13.1.1 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 238

2.1.13.1.2 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 260

2.1.14   Tax

2.1.14.1 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		TaxIdentification <TaxId>	[0..1]	Text		228
		RegistrationIdentification <RegnId>	[0..1]	Text		228
		TaxType <TaxTp>	[0..1]	Text		228
		Authorisation <Authstn>	[0..1]			229
		Title <Titl>	[0..1]	Text		229
		Name <Nm>	[0..1]	Text		229

2.1.14.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: Max35Text on page 260

2.1.14.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.14.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: Max35Text on page 260

2.1.14.1.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Title *<Titl>*	[0..1]	Text		229
		Name *<Nm>*	[0..1]	Text		229

2.1.14.1.4.1 Title <Titl>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.14.1.4.2 Name <Nm>

Presence: [0..1]

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

Datatype: Max140Text on page 258

2.1.14.2 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		TaxIdentification *<TaxId>*	[0..1]	Text		229
		RegistrationIdentification *<RegnId>*	[0..1]	Text		229
		TaxType *<TaxTp>*	[0..1]	Text		229

2.1.14.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: Max35Text on page 260

2.1.14.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

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

Datatype: Max35Text on page 260

2.1.14.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: <u>Max35Text on page 260</u>

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 231

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.

2.2.1.2 ActiveOrHistoricCurrencyAndAmount

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

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	ActiveOrHistoricCurrencyCode on page 232

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *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

ParentCurrencyCode on page 249

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 249

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 233

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

Is restricted by

AddressType2Code on page 232

2.2.2.5 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: CodeSet

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.
CRDT	Credit	Operation is an increase.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.

Is restricted by

CreditDebitCode on page 235

2.2.2.6 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 234

2.2.2.7 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 234

2.2.2.8 CountryCode

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

Type: CodeSet

Format

pattern   [A-Z]{2,2}

Constraints

- **Country**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00004

  – *Error Text:* Invalid Country Code.

2.2.2.9 CreditDebitCode

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

Type: CodeSet

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

Restricts

AmountDirectionCode on page 233

2.2.2.10 ExternalAccountIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalAccountIdentificationCode on page 235

2.2.2.11 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 235

2.2.2.12 ExternalCashAccountType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalCashAccountTypeCode on page 236

2.2.2.13 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 236

2.2.2.14 ExternalCashClearingSystem1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	3

Restricts

ExternalCashClearingSystemCode on page 237

2.2.2.15 ExternalCashClearingSystemCode

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalCashClearingSystem1Code on page 236

2.2.2.16 ExternalCategoryPurpose1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalCategoryPurposeCode on page 237

2.2.2.17 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 237

2.2.2.18 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 238

2.2.2.19 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 238

2.2.2.20 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

ExternalCreditorAgentInstructionCode on page 239

2.2.2.21 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

ExternalCreditorAgentInstruction1Code on page 238

2.2.2.22 ExternalCreditorReferenceType1Code

Definition: Specifies the type of creditor reference as published in an external creditor reference type code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalCreditorReferenceTypeCode on page 239

2.2.2.23 ExternalCreditorReferenceTypeCode

Definition: Specifies the type of creditor reference as published in an external creditor reference type code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalCreditorReferenceType1Code on page 239

2.2.2.24 ExternalDateType1Code

Definition: Defines the type of date, as published in an external date type code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalDateTypeCode on page 240

2.2.2.25 ExternalDateTypeCode

Definition: Defines the type of date, as published in an external date type code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalDateType1Code on page 239

2.2.2.26 ExternalDocumentAmountType1Code

Definition: Specifies the nature, or use, of the amount, as published in an external document amount type code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalDocumentAmountTypeCode on page 240

2.2.2.27 ExternalDocumentAmountTypeCode

Definition: Specifies the nature, or use, of the amount, as published in an external document amount type code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

2.2.2.28 ExternalDocumentLineType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

2.2.2.29 ExternalDocumentLineTypeCode

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

2.2.2.30 ExternalDocumentType1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

2.2.2.31 ExternalDocumentTypeCode

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalDocumentType1Code on page 241

2.2.2.32 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

ExternalFinancialInstitutionIdentificationCode on page 242

2.2.2.33 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 242

2.2.2.34 ExternalGarnishmentType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

2.2.2.35 ExternalGarnishmentTypeCode

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

2.2.2.36 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

2.2.2.37 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 243

2.2.2.38 ExternalOrganisationIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalOrganisationIdentificationCode on page 244

2.2.2.39 ExternalOrganisationIdentificationCode

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalOrganisationIdentification1Code on page 244

2.2.2.40 ExternalPersonIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalPersonIdentificationCode on page 245

2.2.2.41 ExternalPersonIdentificationCode

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalPersonIdentification1Code on page 244

2.2.2.42 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

ExternalProxyAccountTypeCode on page 246

2.2.2.43 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

ExternalProxyAccountType1Code on page 245

2.2.2.44 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

ExternalPurposeCode on page 246

2.2.2.45 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 246

2.2.2.46 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 247

2.2.2.47 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 247

2.2.2.48 Instruction4Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

Restricts

InstructionCode on page 248

2.2.2.49 InstructionCode

Definition: Specifies further instructions concerning the processing of a payment instruction.

Type: CodeSet

CodeName	Name	Definition
PBEN	PayTheBeneficiary	(Ultimate) creditor to be paid only after verification of identity.
TTIL	TimeTill	Payment instruction is valid and eligible for execution until the date and time stipulated. Otherwise, the payment instruction will be rejected.
TFRO	TimeFrom	Payment instruction will be valid and eligible for execution from the date and time stipulated.
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

Is restricted by

Instruction4Code on page 247

2.2.2.50 NamePrefix2Code

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

Type: CodeSet

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

Restricts

NamePrefixCode on page 249

2.2.2.51 NamePrefixCode

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

Type: CodeSet

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

Is restricted by

NamePrefix2Code on page 248

2.2.2.52 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 231, ActiveOrHistoricCurrencyCode on page 232

2.2.2.53 PreferredContactMethod2Code

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

Type: CodeSet

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

Restricts

PreferredContactMethodCode on page 250

2.2.2.54 PreferredContactMethodCode

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

Type: CodeSet

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

Is restricted by

PreferredContactMethod2Code on page 249

2.2.2.55 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 251

2.2.2.56 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

2.2.2.57 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

2.2.2.58 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

Restricts

2.2.2.59 SettlementMethodCode

Definition: Specifies the method used to settle the payment instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

Is restricted by

SettlementMethod1Code on page 251

2.2.2.60 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

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

CodeName	Name	Definition
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

Restricts

2.2.2.61 TaxRecordPeriodCode

Definition: Specifies the period related to the tax payment.

Type: CodeSet

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

CodeName	Name	Definition
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

Is restricted by

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 AnyBICDec2014Identifier

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

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

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

Constraints

- **AnyBIC**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00008

– *Error Text:* Invalid BIC.

2.2.5.2 BICFIDec2014Identifier

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

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

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

Constraints

- **BICFI**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00001

– *Error Text:* Invalid FI BIC.

2.2.5.3 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

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

Format

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

Constraints

- **IBAN**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00003

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

2.2.5.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

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

2.2.5.5 UUIDv4Identifier

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

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

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

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.

2.2.6.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

2.2.7 SchemaType

2.2.7.1 hexBinary

Definition: W3C XML Schema Built-in datatype "hexBinary".(Refer to the W3C recommendation on XML Schema)

Type: SchemaType

2.2.8 Quantity

2.2.8.1 DecimalNumber

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

Type: Quantity

Format

totalDigits	18
fractionDigits	17

2.2.8.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

2.2.9   Rate

2.2.9.1 PercentageRate

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

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

2.2.10   Text

2.2.10.1 Exact4AlphaNumericText

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

Type: Text

Format

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

2.2.10.2 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

2.2.10.3 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

2.2.10.4 Max15NumericText

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

Type: Text

Format

pattern	[0-9]{1,15}

2.2.10.5 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

2.2.10.6 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

2.2.10.7 Max256Text

Definition: Specifies a character string with a maximum length of 256 characters.

Type: Text

Format

minLength	1
maxLength	256

2.2.10.8 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

2.2.10.9 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

2.2.10.10 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

2.2.10.11 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

2.2.10.12 Max52Text

Definition: Specifies a character string with a maximum length of 52 characters.

Type: Text

Format

minLength	1
maxLength	52

2.2.10.13 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

2.2.10.14 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}

2.2.10.15 SHA256SignatureText

Definition: Specifies a character string with an exact length of 32 binary bytes (64 hexadecimal text characters).

Used only for hex binary data only, supports only characters A-F and 0-9.

Type: Text

Format

pattern	([0-9A-F][0-9A-F]){32}

2.2.11   Time

2.2.11.1 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

2.2.12   Year

2.2.12.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year

Legal Notices

Copyright

SWIFT © . All rights reserved.

You may copy this publication within your organisation. Any such copy must include these legal notices.

Confidentiality

This publication may contain SWIFT or third-party confidential information. Do not disclose this publication outside your organisation without the prior written consent of SWIFT.

Disclaimer

The information in this publication may change from time to time. You must always refer to the latest available version.

SWIFT Standards Intellectual Property Rights (IPR) Policy - End-User License Agreement

SWIFT Standards are licensed subject to the terms and conditions of the *SWIFT Standards IPR Policy - End-User License Agreement* available at www.swift.com > About SWIFT > Legal > SWIFT Standards IPR Policy.

Translations

The English version of SWIFT documentation is the only official version.

Trademarks and Patents

SWIFT is the trade name of S.W.I.F.T. SCRL. The following are registered trademarks of SWIFT: SWIFT, the SWIFT logo, 3SKey, Innotribe, Sibos, SWIFTNet, MyStandards, SWIFTReady, and Accord. Other product, service, or company names in this publication are trade names, trademarks, or registered trademarks of their respective owners.