Standards

Standards MX

Message Reference Guide

FIToFICustomerCreditTransferV13 (pacs.008.001.13)

This publication includes information exported from the MyStandards web platform.

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

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1.1 MessageDefinition Functionality

Scope

The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, 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.

Usage

The FIToFICustomerCreditTransfer message is exchanged between agents and can contain one or more customer credit transfer instructions.

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

The FIToFICustomerCreditTransfer message can be used in different ways:

- If the instructing agent and the instructed agent wish to use their direct account relationship in the currency of the transfer then the message contains both the funds for the customer transfer(s) as well as the payment details;

- If the instructing agent and the instructed agent have no direct account relationship in the currency of the transfer, or do not wish to use their account relationship, then other (reimbursement) agents will be involved to cover for the customer transfer(s). The FIToFICustomerCreditTransfer contains only the payment details and the instructing agent must cover the customer transfer by sending a FinancialInstitutionCreditTransfer to a reimbursement agent. This payment method is called the Cover method;

- If more than two financial institutions are involved in the payment chain and if the FIToFICustomerCreditTransfer is sent from one financial institution to the next financial institution in the payment chain, then the payment method is called the Serial method.

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

Outline

The FIToFICustomerCreditTransferV13 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> <FIToFICstmrCdtTrf>	[1..1]		✓C13, ✓C14, ✓C18, ✓C23, C31, ✓C32, C44, C49, ✓C50, ✓C52	
		GroupHeader *<GrpHdr>*	[1..1]		✓C48	21
		MessageIdentification *<MsgId>*	[1..1]	Text		23
		CreationDateTime *<CreDtTm>*	[1..1]	DateTime		23
		ExpiryDateTime *<XpryDtTm>*	[0..1]	DateTime		23
		BatchBooking *<BtchBookg>*	[0..1]	Indicator		23
		NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		23
		ControlSum *<CtrlSum>*	[0..1]	Quantity		24
		TotalInterbankSettlementAmount *<TtlIntrBkSttlmAmt>*	[0..1]	Amount	✓C1, ✓C11	24
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		24
		SettlementInformation *<SttlmInf>*	[1..1]		✓C22, ✓C24, ✓C40, ✓C41, ✓C42, ✓C43, ✓C46, ✓C47	25
		SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		27
		SettlementAccount *<SttlmAcct>*	[0..1]	±	✓C17, C16	27
		ClearingSystem *<ClrSys>*	[0..1]			28
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		28
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		29
		InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		29
		InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	✓C17, C16	29
		InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		30
		InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	✓C17, C16	31

Index	Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		32
		ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	✓C17, C16	32
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		33
		InstructingAgent *<InstgAgt>*	[0..1]	±		34
		InstructedAgent *<InstdAgt>*	[0..1]	±		35
		CreditTransferTransactionInformation *<CdtTrfTxInf>*	[1..*]		✓C6, ✓C8, ✓C19, ✓C20, ✓C21, ✓C25, ✓C26, ✓C27, ✓C28, ✓C29, ✓C30, ✓C33, ✓C35, ✓C36, ✓C37, ✓C38, C7, C9, C34, C53, C54	35
		PaymentIdentification *<PmtId>*	[1..1]	±	✓C51	43
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		43
		InterbankSettlementAmount *<IntrBkSttlmAmt>*	[1..1]	Amount	✓C1, ✓C11	44
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		45
		SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		45
		SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			45
		DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		45
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		46
		SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		46
		AdditionalDateTime *<AddtlDtTm>*	[0..1]		✓C3	46
		AcceptanceDateTime *<AccptncDtTm>*	[0..1]	DateTime		47
		PoolingAdjustmentDate *<PoolgAdjstmntDt>*	[0..1]	Date		47
		ExpiryDateTime *<XpryDtTm>*	[0..1]	DateTime		47
		InstructedAmount *<InstdAmt>*	[0..1]	Amount	✓C2, ✓C12	47
		ExchangeRate *<XchgRate>*	[0..1]	Rate		48

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
		AgreedRate <*AgrdRate*>	[0..1]			48
		UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C2	48
		QuotedCurrency <*QtdCcy*>	[0..1]	CodeSet	✓C2	49
		PreAgreedExchangeRate <*PreAgrdXchgRate*>	[1..1]	Rate		49
		QuotationDateTime <*QtnDtTm*>	[0..1]	DateTime		49
		QuoteIdentification <*QtId*>	[0..1]	IdentifierSet		49
		ForeignExchangeAgent <*FXAgt*>	[0..1]	±		50
		ChargeBearer <*ChrgBr*>	[1..1]	CodeSet		50
		ChargesInformation <*ChrgsInf*>	[0..*]			51
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	51
		Agent <*Agt*>	[1..1]	±		52
		Type <*Tp*>	[0..1]			52
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		53
	Or}	**Proprietary** <*Prtry*>	[1..1]	±		53
		MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		53
		PaymentSignature <*PmtSgntr*>	[0..1]			54
	{Or	**ILPV4** <*ILPV4*>	[1..1]	SchemaType		54
	Or}	**Signature** <*Sgntr*>	[1..1]	Text		54
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		54
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C17, C16	55
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		56
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C17, C16	56
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		57
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C17, C16	58
		InstructingAgent <*InstgAgt*>	[0..1]	±		59
		InstructedAgent <*InstdAgt*>	[0..1]	±		59
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		60
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C17, C16	61
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		62

Index	Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
		IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	✓C17, C16	62
		IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		63
		IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	✓C17, C16	64
		UltimateDebtor <UltmtDbtr>	[0..1]	±		65
		InitiatingParty <InitgPty>	[0..1]	±		66
		Debtor <Dbtr>	[1..1]	±		67
		DebtorAccount <DbtrAcct>	[0..1]	±	✓C17, C16	68
		DebtorAgent <DbtrAgt>	[1..1]	±		69
		DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	✓C17, C16	70
		CreditorAgent <CdtrAgt>	[1..1]	±		71
		CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	✓C17, C16	71
		Creditor <Cdtr>	[1..1]	±		72
		CreditorAccount <CdtrAcct>	[0..1]	±	✓C17, C16	73
		UltimateCreditor <UltmtCdtr>	[0..1]	±		74
		InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		75
		InstructionForNextAgent <InstrForNxtAgt>	[0..*]			76
		Code <Cd>	[0..1]	CodeSet		76
		InstructionInformation <InstrInf>	[0..1]	Text		76
		Purpose <Purp>	[0..1]	±		76
		RegulatoryReporting <RgltryRptg>	[0..10]	±		77
		Tax <Tax>	[0..1]			77
		Creditor <Cdtr>	[0..1]	±		79
		Debtor <Dbtr>	[0..1]	±		79
		UltimateDebtor <UltmtDbtr>	[0..1]	±		79
		AdministrationZone <AdmstnZone>	[0..1]	Text		80
		ReferenceNumber <RefNb>	[0..1]	Text		80
		Method <Mtd>	[0..1]	Text		80
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	✓C2, ✓C12	80

Index	Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
		TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	✓C2, ✓C12	81
		Date *<Dt>*	[0..1]	Date		82
		SequenceNumber *<SeqNb>*	[0..1]	Quantity		82
		Record *<Rcrd>*	[0..*]			82
		Type *<Tp>*	[0..1]	Text		83
		Category *<Ctgy>*	[0..1]	Text		83
		CategoryDetails *<CtgyDtls>*	[0..1]	Text		84
		DebtorStatus *<DbtrSts>*	[0..1]	Text		84
		CertificateIdentification *<CertId>*	[0..1]	Text		84
		FormsCode *<FrmsCd>*	[0..1]	Text		84
		Period *<Prd>*	[0..1]			84
		Year *<Yr>*	[0..1]	Year		84
		Type *<Tp>*	[0..1]	CodeSet		84
		FromToDate *<FrToDt>*	[0..1]	±		85
		TaxAmount *<TaxAmt>*	[0..1]			86
		Rate *<Rate>*	[0..1]	Rate		86
		TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	✓C2, ✓C12	86
		TotalAmount *<TtlAmt>*	[0..1]	Amount	✓C2, ✓C12	87
		Details *<Dtls>*	[0..*]			88
		Period *<Prd>*	[0..1]			88
		Year *<Yr>*	[0..1]	Year		88
		Type *<Tp>*	[0..1]	CodeSet		88
		FromToDate *<FrToDt>*	[0..1]	±		89
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C12	89
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		90
		RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]			90
		RemittanceIdentification *<RmtId>*	[0..1]	Text		91
		RemittanceLocationDetails *<RmtLctnDtls>*	[0..*]			91
		Method *<Mtd>*	[1..1]	CodeSet		91
		ElectronicAddress *<ElctrncAdr>*	[0..1]	Text		92

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Index	Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PostalAddress *<PstlAdr>*	[0..1]			92
		Name *<Nm>*	[1..1]	Text		92
		Address *<Adr>*	[1..1]	±		92
		RemittanceInformation *<RmtInf>*	[0..1]	±		93
		SupplementaryData *<SplmtryData>*	[0..*]	±	C45	94
		SupplementaryData *<SplmtryData>*	[0..*]	±	C45	94

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   AdditionalDateTimePresenceRule ✓

(Rule)

AcceptanceDateTime or PoolingAdjustmentDate or ExpiryDateTime must be present. All can be present. (CrossElementSimpleRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00648

– *Error Text:* No date time is present

C4   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.

C5   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.

C6   ChargeBearerAndChargesInformationRule ✓

(Rule)

If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00046

– *Error Text:* Invalid message content for charge bearer and charges information.

C7   ChargesAmountGuideline

(Guideline)

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

C8   ChargesInformationAndInstructedAmountRule ✓

(Rule)

If ChargesInformation is present, then InstructedAmount must be
present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00048

– *Error Text:* Invalid message content for instructed amount when charges information is
  present.

C9   ChargesInformationGuideline

(Guideline)

The repetitive ChargesInformation should contain all information on charges amount and which
party has taken the charges, separately for each agent along the payment chain.

C10   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.

C11   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.

C12   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.

C13   GroupHeaderExpiryDateTimeRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00645

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

This constraint is defined at the MessageDefinition level.

C14   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.

C15   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.

C16   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.

C17 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.

C18 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.

C19 InstructedAmountAndExchangeRate1Rule ✓

(Rule)

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00049

– *Error Text:* Invalid message content for exchange rate when instructed amount is present.

C20 InstructedAmountAndExchangeRate2Rule ✓

(Rule)

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00050

– *Error Text:* Invalid message content for exchange rate when instructed amount is not present.

C21 InstructedAmountAndExchangeRate3Rule ✓

(Rule)

If InstructedAmount is not present, then ExchangeRate is not allowed. (CrossElementComplexRule)

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00061

- – *Error Text:* Invalid message content for exchange rate and instructed amount.

C22 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.

C23 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.

C24 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.

C25 InstructionForCreditorAgentRule ✓

(Rule)

If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed. (CrossElementComplexRule)

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00051

- – *Error Text:* Invalid message content for PayCreditorByCheque instruction for creditor agent.

C26 **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.

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 **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.

C29 **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.

C30 **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.

C31 **NumberOfTransactionsAndCreditTransfersRule**

(Rule)

GroupHeader/NumberOfTransactions must equal the number of occurrences of CreditTransferTransactionInformation. (CrossElementSimpleRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00062

– *Error Text:* Invalid message content for number of transactions.

This constraint is defined at the MessageDefinition level.

C32 **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.

C33 **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.

C34   PreviousInstructingAgent1Guideline

(Guideline)

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

C35   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.

C36   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.

C37   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.

C38   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.

C39   RemittanceAmountAndTypeGuideline

(Guideline)

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

C40   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.

C41   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.

C42   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.

C43   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.

C44 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.

C45 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.

C46 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.

C47 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.

C48 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.

C49 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.

C50 **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.

C51 **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

C52 **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.

C53   UltimateCreditorGuideline

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C54   UltimateDebtorGuideline

(Guideline)

UltimateDebtor may only be present if different from Debtor.

1.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

1.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: ✓C48 TotalInterbankSettlementAmountAndDateRule ✓

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		MessageIdentification <*MsgId*>	[1..1]	Text		23
		CreationDateTime <*CreDtTm*>	[1..1]	DateTime		23
		ExpiryDateTime <*XpryDtTm*>	[0..1]	DateTime		23
		BatchBooking <*BtchBookg*>	[0..1]	Indicator		23
		NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		23
		ControlSum <*CtrlSum*>	[0..1]	Quantity		24
		TotalInterbankSettlementAmount <*TtlIntrBkSttlmAmt*>	[0..1]	Amount	✓C1, ✓C11	24
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		24
		SettlementInformation <*SttlmInf*>	[1..1]		✓C22, ✓C24, ✓C40, ✓C41, ✓C42, ✓C43, ✓C46, ✓C47	25
		SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		27
		SettlementAccount <*SttlmAcct*>	[0..1]	±	✓C17, C16	27
		ClearingSystem <*ClrSys*>	[0..1]			28
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		28
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		29
		InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		29
		InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	✓C17, C16	29
		InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		30
		InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	✓C17, C16	31
		ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		32
		ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	✓C17, C16	32
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		33
		InstructingAgent <*InstgAgt*>	[0..1]	±		34
		InstructedAgent <*InstdAgt*>	[0..1]	±		35

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 217

1.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: ISODateTime on page 211

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 211

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 214):

- *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 216

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 214

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 ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveCurrencyAndAmount on page 180

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 211

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: ✓C22 InstructedReimbursementAgentAccountRule ✓, ✓C24 InstructingReimbursementAgentAccountRule ✓, ✓C40 SettlementMethodAgentRule ✓, ✓C41 SettlementMethodClearingRule ✓, ✓C42 SettlementMethodCoverAgentRule ✓, ✓C43 SettlementMethodCoverRule ✓, ✓C46 ThirdReimbursementAgentAccountRule ✓, ✓C47 ThirdReimbursementAgentRule ✓

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		27
		SettlementAccount *<SttlmAcct>*	[0..1]	±	✓C17, C16	27
		ClearingSystem *<ClrSys>*	[0..1]			28
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		28
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		29
		InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		29
		InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	✓C17, C16	29
		InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		30
		InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	✓C17, C16	31
		ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		32
		ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	✓C17, C16	32

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 208

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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

SettlementAccount <SttlmAcct> contains the following elements (see <u>CashAccount40 on page 95</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		95
		Type <Tp>	[0..1]	±		96
		Currency <Ccy>	[0..1]	CodeSet		96
		Name <Nm>	[0..1]	Text		96
		Proxy <Prxy>	[0..1]	±		96

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		28
	Or}	**Proprietary** <Prtry>	[1..1]	Text		29

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 188</u>

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1.4.1.9.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: Max35Text on page 217

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 104 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			105
		BICFI <BICFI>	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		106
		LEI <LEI>	[0..1]	IdentifierSet		106
		Name <Nm>	[0..1]	Text		106
		PostalAddress <PstlAdr>	[0..1]	±		106
		Other <Othr>	[0..1]	±		107
		BranchIdentification <BrnchId>	[0..1]			108
		Identification <Id>	[0..1]	Text		108
		LEI <LEI>	[0..1]	IdentifierSet		108
		Name <Nm>	[0..1]	Text		108
		PostalAddress <PstlAdr>	[0..1]	±		108

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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following
elements (see CashAccount40 on page 95 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		95
		Type <Tp>	[0..1]	±		96
		Currency <Ccy>	[0..1]	CodeSet		96
		Name <Nm>	[0..1]	Text		96
		Proxy <Prxy>	[0..1]	±		96

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 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see CashAccount40 on page 95 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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 104 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			105
		BICFI <BICFI>	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		106
		LEI <LEI>	[0..1]	IdentifierSet		106
		Name <Nm>	[0..1]	Text		106
		PostalAddress <PstlAdr>	[0..1]	±		106
		Other <Othr>	[0..1]	±		107
		BranchIdentification <BrnchId>	[0..1]			108
		Identification <Id>	[0..1]	Text		108
		LEI <LEI>	[0..1]	IdentifierSet		108
		Name <Nm>	[0..1]	Text		108
		PostalAddress <PstlAdr>	[0..1]	±		108

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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see CashAccount40 on page 95 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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 129 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		129
		ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		130
		ServiceLevel *<SvcLvl>*	[0..*]			130
	{Or	Code *<Cd>*	[1..1]	CodeSet		130
	Or}	Proprietary *<Prtry>*	[1..1]	Text		130
		LocalInstrument *<LclInstrm>*	[0..1]			130
	{Or	Code *<Cd>*	[1..1]	CodeSet		131
	Or}	Proprietary *<Prtry>*	[1..1]	Text		131
		CategoryPurpose *<CtgyPurp>*	[0..1]			131
	{Or	Code *<Cd>*	[1..1]	CodeSet		131
	Or}	Proprietary *<Prtry>*	[1..1]	Text		131

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 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

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 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

1.4.2 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

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

Impacted by: ✓C6 ChargeBearerAndChargesInformationRule ✓, ✓C8 ChargesInformationAndInstructedAmountRule ✓, ✓C19 InstructedAmountAndExchangeRate1Rule ✓, ✓C20 InstructedAmountAndExchangeRate2Rule ✓, ✓C21 InstructedAmountAndExchangeRate3Rule ✓, ✓C25 InstructionForCreditorAgentRule ✓, ✓C26 IntermediaryAgent1AccountRule ✓, ✓C27 IntermediaryAgent2AccountRule ✓, ✓C28 IntermediaryAgent2Rule ✓, ✓C29 IntermediaryAgent3AccountRule ✓, ✓C30 IntermediaryAgent3Rule ✓, ✓C33 PreviousInstructingAgent1AccountRule ✓, ✓C35 PreviousInstructingAgent2AccountRule ✓, ✓C36 PreviousInstructingAgent2Rule ✓, ✓C37 PreviousInstructingAgent3AccountRule ✓, ✓C38 PreviousInstructingAgent3Rule ✓, C7 ChargesAmountGuideline, C9 ChargesInformationGuideline, C34 PreviousInstructingAgent1Guideline, C53 UltimateCreditorGuideline, C54 UltimateDebtorGuideline

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction70 elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		PaymentIdentification <*PmtId*>	[1..1]	±	✓C51	43
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		43
		InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	✓C1, ✓C11	44
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		45
		SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		45
		SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			45
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		45
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		46
		SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		46
		AdditionalDateTime <*AddtlDtTm*>	[0..1]		✓C3	46
		AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		47
		PoolingAdjustmentDate <*PoolgAdjstmntDt*>	[0..1]	Date		47
		ExpiryDateTime <*XpryDtTm*>	[0..1]	DateTime		47
		InstructedAmount <*InstdAmt*>	[0..1]	Amount	✓C2, ✓C12	47
		ExchangeRate <*XchgRate*>	[0..1]	Rate		48
		AgreedRate <*AgrdRate*>	[0..1]			48
		UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C2	48
		QuotedCurrency <*QtdCcy*>	[0..1]	CodeSet	✓C2	49
		PreAgreedExchangeRate <*PreAgrdXchgRate*>	[1..1]	Rate		49
		QuotationDateTime <*QtnDtTm*>	[0..1]	DateTime		49
		QuoteIdentification <*QtId*>	[0..1]	IdentifierSet		49
		ForeignExchangeAgent <*FXAgt*>	[0..1]	±		50
		ChargeBearer <*ChrgBr*>	[1..1]	CodeSet		50
		ChargesInformation <*ChrgsInf*>	[0..*]			51
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	51
		Agent <*Agt*>	[1..1]	±		52
		Type <*Tp*>	[0..1]			52
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		53
	Or}	**Proprietary** <*Prtry*>	[1..1]	±		53

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		53
		PaymentSignature <*PmtSgntr*>	[0..1]			54
	{Or	**ILPV4** <*ILPV4*>	[1..1]	SchemaType		54
	Or}	**Signature** <*Sgntr*>	[1..1]	Text		54
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		54
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C17, C16	55
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		56
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C17, C16	56
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		57
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C17, C16	58
		InstructingAgent <*InstgAgt*>	[0..1]	±		59
		InstructedAgent <*InstdAgt*>	[0..1]	±		59
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		60
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C17, C16	61
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		62
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C17, C16	62
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		63
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C17, C16	64
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		65
		InitiatingParty <*InitgPty*>	[0..1]	±		66
		Debtor <*Dbtr*>	[1..1]	±		67
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C17, C16	68
		DebtorAgent <*DbtrAgt*>	[1..1]	±		69
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C17, C16	70
		CreditorAgent <*CdtrAgt*>	[1..1]	±		71
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C17, C16	71
		Creditor <*Cdtr*>	[1..1]	±		72

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C17, C16	73
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		74
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		75
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			76
		Code <*Cd*>	[0..1]	CodeSet		76
		InstructionInformation <*InstrInf*>	[0..1]	Text		76
		Purpose <*Purp*>	[0..1]	±		76
		RegulatoryReporting <*RgltryRptg*>	[0..10]	±		77
		Tax <*Tax*>	[0..1]			77
		Creditor <*Cdtr*>	[0..1]	±		79
		Debtor <*Dbtr*>	[0..1]	±		79
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		79
		AdministrationZone <*AdmstnZone*>	[0..1]	Text		80
		ReferenceNumber <*RefNb*>	[0..1]	Text		80
		Method <*Mtd*>	[0..1]	Text		80
		TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	80
		TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C2, ✓C12	81
		Date <*Dt*>	[0..1]	Date		82
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		82
		Record <*Rcrd*>	[0..*]			82
		Type <*Tp*>	[0..1]	Text		83
		Category <*Ctgy*>	[0..1]	Text		83
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		84
		DebtorStatus <*DbtrSts*>	[0..1]	Text		84
		CertificateIdentification <*CertId*>	[0..1]	Text		84
		FormsCode <*FrmsCd*>	[0..1]	Text		84
		Period <*Prd*>	[0..1]			84
		Year <*Yr*>	[0..1]	Year		84
		Type <*Tp*>	[0..1]	CodeSet		84
		FromToDate <*FrToDt*>	[0..1]	±		85

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TaxAmount <*TaxAmt*>	[0..1]			86
		Rate <*Rate*>	[0..1]	Rate		86
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	86
		TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C2, ✓C12	87
		Details <*Dtls*>	[0..*]			88
		Period <*Prd*>	[0..1]			88
		Year <*Yr*>	[0..1]	Year		88
		Type <*Tp*>	[0..1]	CodeSet		88
		FromToDate <*FrToDt*>	[0..1]	±		89
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	89
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		90
		RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]			90
		RemittanceIdentification <*RmtId*>	[0..1]	Text		91
		RemittanceLocationDetails <*RmtLctnDtls*>	[0..*]			91
		Method <*Mtd*>	[1..1]	CodeSet		91
		ElectronicAddress <*ElctrncAdr*>	[0..1]	Text		92
		PostalAddress <*PstlAdr*>	[0..1]			92
		Name <*Nm*>	[1..1]	Text		92
		Address <*Adr*>	[1..1]	±		92
		RemittanceInformation <*RmtInf*>	[0..1]	±		93
		SupplementaryData <*SplmtryData*>	[0..*]	±	C45	94

Constraints

- **ChargeBearerAndChargesInformationRule**

  If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

  If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

  If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00046

– *Error Text:* Invalid message content for charge bearer and charges information.

- **ChargesAmountGuideline**

   If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

- **ChargesInformationAndInstructedAmountRule**

   If ChargesInformation is present, then InstructedAmount must be present.

   Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00048

   – *Error Text:* Invalid message content for instructed amount when charges information is present.

- **ChargesInformationGuideline**

   The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

- **InstructedAmountAndExchangeRate1Rule**

   If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

   Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00049

   – *Error Text:* Invalid message content for exchange rate when instructed amount is present.

- **InstructedAmountAndExchangeRate2Rule**

   If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

   Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00050

   – *Error Text:* Invalid message content for exchange rate when instructed amount is not present.

- **InstructedAmountAndExchangeRate3Rule**

   If InstructedAmount is not present, then ExchangeRate is not allowed.

   Error handling:

   – *Error severity:* Fatal

   – *Error Code:* X00061

  – *Error Text:* Invalid message content for exchange rate and instructed amount.

- **InstructionForCreditorAgentRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00051

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

- **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.

1.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: ✓C51 TransactionIdentificationPresenceRule ✓

PaymentIdentification <PmtId> contains the following elements (see PaymentIdentification13 on page 113 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionIdentification *<InstrId>*	[0..1]	Text		113
		EndToEndIdentification *<EndToEndId>*	[1..1]	Text		113
		TransactionIdentification *<TxId>*	[0..1]	Text		114
		UETR *<UETR>*	[0..1]	IdentifierSet		114
		ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		114

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 PaymentTypeInformation28 on page 129 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		129
		ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		130
		ServiceLevel *<SvcLvl>*	[0..*]			130
	{Or	Code *<Cd>*	[1..1]	CodeSet		130
	Or}	Proprietary *<Prtry>*	[1..1]	Text		130
		LocalInstrument *<LclInstrm>*	[0..1]			130
	{Or	Code *<Cd>*	[1..1]	CodeSet		131
	Or}	Proprietary *<Prtry>*	[1..1]	Text		131
		CategoryPurpose *<CtgyPurp>*	[0..1]			131
	{Or	Code *<Cd>*	[1..1]	CodeSet		131
	Or}	Proprietary *<Prtry>*	[1..1]	Text		131

1.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

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

Impacted by: ✓C1 ActiveCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveCurrencyAndAmount on page 180

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 211

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 206

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 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		45
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		46

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 211

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 211

1.4.2.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

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

SettlementTimeRequest <SttlmTmReq> contains the following elements (see SettlementTimeRequest2 on page 128 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		CLSTime <*CLSTm*>	[0..1]	Time		128
		TillTime <*TillTm*>	[0..1]	Time		128
		FromTime <*FrTm*>	[0..1]	Time		128
		RejectTime <*RjctTm*>	[0..1]	Time		128

1.4.2.8 AdditionalDateTime <AddtlDtTm>

Presence: [0..1]

Definition: Series of additional date and time data that can be applied to the payment.

Impacted by: ✓C3 AdditionalDateTimePresenceRule ✓

AdditionalDateTime <AddtlDtTm> contains the following **AdditionalDateTime1** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		47
		PoolingAdjustmentDate <*PoolgAdjstmntDt*>	[0..1]	Date		47
		ExpiryDateTime <*XpryDtTm*>	[0..1]	DateTime		47

Constraints

• **AdditionalDateTimePresenceRule**

AcceptanceDateTime or PoolingAdjustmentDate or ExpiryDateTime must be present. All can be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00648

– *Error Text:* No date time is present

1.4.2.8.1 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 211

1.4.2.8.2 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

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

Datatype: ISODate on page 211

1.4.2.8.3 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 211

1.4.2.9 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: ✓C2 ActiveOrHistoricCurrency ✓, ✓C12 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

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.

1.4.2.10 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: BaseOneRate on page 215

1.4.2.11 AgreedRate <AgrdRate>

Presence: [0..1]

Definition: Set of elements providing information about a pre-agreed exchange rate.

Usage: This element can only be used where agreed either bilaterally or multilaterally as part of a payment scheme.

AgreedRate <AgrdRate> contains the following **CurrencyExchange26** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C2	48
		QuotedCurrency <*QtdCcy*>	[0..1]	CodeSet	✓C2	49
		PreAgreedExchangeRate <*PreAgrdXchgRate*>	[1..1]	Rate		49
		QuotationDateTime <*QtnDtTm*>	[0..1]	DateTime		49
		QuoteIdentification <*QtId*>	[0..1]	IdentifierSet		49
		ForeignExchangeAgent <*FXAgt*>	[0..1]	±		50

1.4.2.11.1 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example GBP 1.00 = USD 1.30, the unit currency is GBP.

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓

Datatype: ActiveOrHistoricCurrencyCode on page 182

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.

1.4.2.11.2 QuotedCurrency <QtdCcy>

Presence: [0..1]

Definition: Currency into which the base (unit) currency is converted. In the example GBP 1.00 = USD 1.30, the unit currency is USD.

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓

Datatype: ActiveOrHistoricCurrencyCode on page 182

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.

1.4.2.11.3 PreAgreedExchangeRate <PreAgrdXchgRate>

Presence: [1..1]

Definition: The value of one currency expressed in relation to another currency. ExchangeRate

expresses the ratio between UnitCurrency and QuotedCurrency. (Amount in UnitCurrency * ExchangeRate = Amount in QuotedCurrency)

Datatype: BaseOneRate on page 215

1.4.2.11.4 QuotationDateTime <QtnDtTm>

Presence: [0..1]

Definition: Date and time at which an exchange rate is quoted.

Datatype: ISODateTime on page 211

1.4.2.11.5 QuoteIdentification <QtId>

Presence: [0..1]

Definition: Unique identification to unambiguously identify the quote issued by the ForeignExchangeAgent.

Usage: This identification must be passed on throughout the entire end-to-end chain.

Datatype: UUIDv4Identifier on page 213

1.4.2.11.6 ForeignExchangeAgent <FXAgt>

Presence: [0..1]

Definition: Agent who undertakes the conversion of funds from the unit currency to the quoted currency.

Usage: The ForeignExchangeAgent must receive the AgreedRate block unchanged.

ForeignExchangeAgent <FXAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

1.4.2.12 ChargeBearer <ChrgBr>

Presence: [1..1]

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

Datatype: ChargeBearerType1Code on page 184

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

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

1.4.2.13 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.

ChargesInformation <ChrgsInf> contains the following **Charges16** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C12	51
		Agent *<Agt>*	[1..1]	±		52
		Type *<Tp>*	[0..1]			52
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		53
	Or}	**Proprietary** *<Prtry>*	[1..1]	±		53

1.4.2.13.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓, ✓C12 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

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.

1.4.2.13.2 Agent <Agt>

Presence: [1..1]

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

Agent <Agt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 104 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			105
		BICFI <*BICFI*>	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		106
		LEI <*LEI*>	[0..1]	IdentifierSet		106
		Name <*Nm*>	[0..1]	Text		106
		PostalAddress <*PstlAdr*>	[0..1]	±		106
		Other <*Othr*>	[0..1]	±		107
		BranchIdentification <*BrnchId*>	[0..1]			108
		Identification <*Id*>	[0..1]	Text		108
		LEI <*LEI*>	[0..1]	IdentifierSet		108
		Name <*Nm*>	[0..1]	Text		108
		PostalAddress <*PstlAdr*>	[0..1]	±		108

1.4.2.13.3 Type <Tp>

Presence: [0..1]

Definition: Defines the type of charges.

Type <Tp> contains one of the following **ChargeType3Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		53
	Or}	**Proprietary** *<Prtry>*	[1..1]	±		53

1.4.2.13.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: ExternalChargeType1Code on page 189

1.4.2.13.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of charge in a proprietary form, as defined by the issuer.

Proprietary <Prtry> contains the following elements (see GenericIdentification3 on page 114 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		114
		Issuer *<Issr>*	[0..1]	Text		114

1.4.2.14 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

MandateRelatedInformation <MndtRltdInf> contains the following elements (see CreditTransferMandateData1 on page 100 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		MandateIdentification <MndtId>	[0..1]	Text		101
		Type <Tp>	[0..1]	±		101
		DateOfSignature <DtOfSgntr>	[0..1]	Date		101
		DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		101
		ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		101
		FirstPaymentDate <FrstPmtDt>	[0..1]	Date		101
		FinalPaymentDate <FnlPmtDt>	[0..1]	Date		102
		Frequency <Frqcy>	[0..1]	±		102
		Reason <Rsn>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103

1.4.2.15 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		54
	Or}	**Signature** <Sgntr>	[1..1]	Text		54

1.4.2.15.1 ILPV4 <ILPV4>

Presence: [1..1]

Definition: Cryptographic key represented as a ILP V4 packet.

Datatype: hexBinary on page 214

1.4.2.15.2 Signature <Sgntr>

Presence: [1..1]

Definition: Cryptographic key represented as a signature.

Datatype: SHA256SignatureText on page 218

1.4.2.16 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 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

1.4.2.17 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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see CashAccount40 on page 95 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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.

1.4.2.18 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 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

1.4.2.19 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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see CashAccount40 on page 95 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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 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 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

1.4.2.21 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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see
CashAccount40 on page 95 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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 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 104 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			105
		BICFI <*BICFI*>	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		106
		LEI <*LEI*>	[0..1]	IdentifierSet		106
		Name <*Nm*>	[0..1]	Text		106
		PostalAddress <*PstlAdr*>	[0..1]	±		106
		Other <*Othr*>	[0..1]	±		107
		BranchIdentification <*BrnchId*>	[0..1]			108
		Identification <*Id*>	[0..1]	Text		108
		LEI <*LEI*>	[0..1]	IdentifierSet		108
		Name <*Nm*>	[0..1]	Text		108
		PostalAddress <*PstlAdr*>	[0..1]	±		108

1.4.2.23 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 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

1.4.2.24 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 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

1.4.2.25 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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see CashAccount40 on page 95 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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.

1.4.2.26 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 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

1.4.2.27 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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see CashAccount40 on page 95 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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.

1.4.2.28 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 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

1.4.2.29 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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see CashAccount40 on page 95 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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.

1.4.2.30 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 119 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		120
		PostalAddress <*PstlAdr*>	[0..1]	±		121
		Identification <*Id*>	[0..1]			121
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			122
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		123
		LEI <*LEI*>	[0..1]	IdentifierSet		123
		Other <*Othr*>	[0..*]			123
		Identification <*Id*>	[1..1]	Text		123
		SchemeName <*SchmeNm*>	[0..1]			124
	{Or	Code <*Cd*>	[1..1]	CodeSet		124
	Or}	Proprietary <*Prtry*>	[1..1]	Text		124
		Issuer <*Issr*>	[0..1]	Text		124
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			124
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			125
		BirthDate <*BirthDt*>	[1..1]	Date		125
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		125
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		125
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		126
		Other <*Othr*>	[0..*]			126
		Identification <*Id*>	[1..1]	Text		126
		SchemeName <*SchmeNm*>	[0..1]			126
	{Or	Code <*Cd*>	[1..1]	CodeSet		126
	Or}	Proprietary <*Prtry*>	[1..1]	Text		127
		Issuer <*Issr*>	[0..1]	Text		127
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		127
		ContactDetails <*CtctDtls*>	[0..1]	±		127

1.4.2.31 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 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		120
		PostalAddress <*PstlAdr*>	[0..1]	±		121
		Identification <*Id*>	[0..1]			121
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			122
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		123
		LEI <*LEI*>	[0..1]	IdentifierSet		123
		Other <*Othr*>	[0..*]			123
		Identification <*Id*>	[1..1]	Text		123
		SchemeName <*SchmeNm*>	[0..1]			124
	{Or	Code <*Cd*>	[1..1]	CodeSet		124
	Or}	Proprietary <*Prtry*>	[1..1]	Text		124
		Issuer <*Issr*>	[0..1]	Text		124
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			124
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			125
		BirthDate <*BirthDt*>	[1..1]	Date		125
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		125
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		125
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		126
		Other <*Othr*>	[0..*]			126
		Identification <*Id*>	[1..1]	Text		126
		SchemeName <*SchmeNm*>	[0..1]			126
	{Or	Code <*Cd*>	[1..1]	CodeSet		126
	Or}	Proprietary <*Prtry*>	[1..1]	Text		127
		Issuer <*Issr*>	[0..1]	Text		127
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		127
		ContactDetails <*CtctDtls*>	[0..1]	±		127

1.4.2.32 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see <u>PartyIdentification272 on page 119</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		120
		PostalAddress <*PstlAdr*>	[0..1]	±		121
		Identification <*Id*>	[0..1]			121
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			122
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		123
		LEI <*LEI*>	[0..1]	IdentifierSet		123
		Other <*Othr*>	[0..*]			123
		Identification <*Id*>	[1..1]	Text		123
		SchemeName <*SchmeNm*>	[0..1]			124
	{Or	Code <*Cd*>	[1..1]	CodeSet		124
	Or}	Proprietary <*Prtry*>	[1..1]	Text		124
		Issuer <*Issr*>	[0..1]	Text		124
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			124
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			125
		BirthDate <*BirthDt*>	[1..1]	Date		125
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		125
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		125
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		126
		Other <*Othr*>	[0..*]			126
		Identification <*Id*>	[1..1]	Text		126
		SchemeName <*SchmeNm*>	[0..1]			126
	{Or	Code <*Cd*>	[1..1]	CodeSet		126
	Or}	Proprietary <*Prtry*>	[1..1]	Text		127
		Issuer <*Issr*>	[0..1]	Text		127
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		127
		ContactDetails <*CtctDtls*>	[0..1]	±		127

1.4.2.33 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>C17 IdentificationOrProxyPresenceRule</u> ✓, <u>C16 IdentificationAndProxyGuideline</u>

DebtorAccount <DbtrAcct> contains the following elements (see <u>CashAccount40 on page 95</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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.

1.4.2.34 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see
BranchAndFinancialInstitutionIdentification8 on page 104 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			105
		BICFI *<BICFI>*	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		106
		LEI *<LEI>*	[0..1]	IdentifierSet		106
		Name *<Nm>*	[0..1]	Text		106
		PostalAddress *<PstlAdr>*	[0..1]	±		106
		Other *<Othr>*	[0..1]	±		107
		BranchIdentification *<BrnchId>*	[0..1]			108
		Identification *<Id>*	[0..1]	Text		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

1.4.2.35 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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see CashAccount40 on page 95 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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.

1.4.2.36 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 104 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			105
		BICFI <*BICFI*>	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		106
		LEI <*LEI*>	[0..1]	IdentifierSet		106
		Name <*Nm*>	[0..1]	Text		106
		PostalAddress <*PstlAdr*>	[0..1]	±		106
		Other <*Othr*>	[0..1]	±		107
		BranchIdentification <*BrnchId*>	[0..1]			108
		Identification <*Id*>	[0..1]	Text		108
		LEI <*LEI*>	[0..1]	IdentifierSet		108
		Name <*Nm*>	[0..1]	Text		108
		PostalAddress <*PstlAdr*>	[0..1]	±		108

1.4.2.37 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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see CashAccount40 on page 95 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		95
		Type <Tp>	[0..1]	±		96
		Currency <Ccy>	[0..1]	CodeSet		96
		Name <Nm>	[0..1]	Text		96
		Proxy <Prxy>	[0..1]	±		96

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 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see PartyIdentification272 on page 119 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Name *<Nm>*	[0..1]	Text		120
		PostalAddress *<PstlAdr>*	[0..1]	±		121
		Identification *<Id>*	[0..1]			121
	{Or	OrganisationIdentification *<OrgId>*	[1..1]			122
		AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		123
		LEI *<LEI>*	[0..1]	IdentifierSet		123
		Other *<Othr>*	[0..*]			123
		Identification *<Id>*	[1..1]	Text		123
		SchemeName *<SchmeNm>*	[0..1]			124
	{Or	Code *<Cd>*	[1..1]	CodeSet		124
	Or}	Proprietary *<Prtry>*	[1..1]	Text		124
		Issuer *<Issr>*	[0..1]	Text		124
	Or}	PrivateIdentification *<PrvtId>*	[1..1]			124
		DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			125
		BirthDate *<BirthDt>*	[1..1]	Date		125
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		125
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		125
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		126
		Other *<Othr>*	[0..*]			126
		Identification *<Id>*	[1..1]	Text		126
		SchemeName *<SchmeNm>*	[0..1]			126
	{Or	Code *<Cd>*	[1..1]	CodeSet		126
	Or}	Proprietary *<Prtry>*	[1..1]	Text		127
		Issuer *<Issr>*	[0..1]	Text		127
		CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		127
		ContactDetails *<CtctDtls>*	[0..1]	±		127

1.4.2.39 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: ✓C17 IdentificationOrProxyPresenceRule ✓, C16 IdentificationAndProxyGuideline

CreditorAccount <CdtrAcct> contains the following elements (see <u>CashAccount40 on page 95</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

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 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see <u>PartyIdentification272 on</u> <u>page 119</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		120
		PostalAddress <PstlAdr>	[0..1]	±		121
		Identification <Id>	[0..1]			121
	{Or	OrganisationIdentification <OrgId>	[1..1]			122
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		123
		LEI <LEI>	[0..1]	IdentifierSet		123
		Other <Othr>	[0..*]			123
		Identification <Id>	[1..1]	Text		123
		SchemeName <SchmeNm>	[0..1]			124
	{Or	Code <Cd>	[1..1]	CodeSet		124
	Or}	Proprietary <Prtry>	[1..1]	Text		124
		Issuer <Issr>	[0..1]	Text		124
	Or}	PrivateIdentification <PrvtId>	[1..1]			124
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			125
		BirthDate <BirthDt>	[1..1]	Date		125
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		125
		CityOfBirth <CityOfBirth>	[1..1]	Text		125
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		126
		Other <Othr>	[0..*]			126
		Identification <Id>	[1..1]	Text		126
		SchemeName <SchmeNm>	[0..1]			126
	{Or	Code <Cd>	[1..1]	CodeSet		126
	Or}	Proprietary <Prtry>	[1..1]	Text		127
		Issuer <Issr>	[0..1]	Text		127
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		127
		ContactDetails <CtctDtls>	[0..1]	±		127

1.4.2.41 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 128 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Code *<Cd>*	[0..1]	CodeSet		129
		InstructionInformation *<InstrInf>*	[0..1]	Text		129

1.4.2.42 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		76
		InstructionInformation *<InstrInf>*	[0..1]	Text		76

1.4.2.42.1 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 202

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.

1.4.2.42.2 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 216

1.4.2.43 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 118 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		118
	Or}	Proprietary *<Prtry>*	[1..1]	Text		118

1.4.2.44 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see RegulatoryReporting3 on page 138 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		139
		Authority *<Authrty>*	[0..1]			139
		Name *<Nm>*	[0..1]	Text		139
		Country *<Ctry>*	[0..1]	CodeSet		140
		Details *<Dtls>*	[0..*]			140
		Type *<Tp>*	[0..1]	Text		140
		Date *<Dt>*	[0..1]	Date		140
		Country *<Ctry>*	[0..1]	CodeSet		140
		Code *<Cd>*	[0..1]	Text		140
		Amount *<Amt>*	[0..1]	Amount		141
		Information *<Inf>*	[0..*]	Text		141

1.4.2.45 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]	±		79
		Debtor <*Dbtr*>	[0..1]	±		79
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		79
		AdministrationZone <*AdmstnZone*>	[0..1]	Text		80
		ReferenceNumber <*RefNb*>	[0..1]	Text		80
		Method <*Mtd*>	[0..1]	Text		80
		TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	80
		TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C2, ✓C12	81
		Date <*Dt*>	[0..1]	Date		82
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		82
		Record <*Rcrd*>	[0..*]			82
		Type <*Tp*>	[0..1]	Text		83
		Category <*Ctgy*>	[0..1]	Text		83
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		84
		DebtorStatus <*DbtrSts*>	[0..1]	Text		84
		CertificateIdentification <*CertId*>	[0..1]	Text		84
		FormsCode <*FrmsCd*>	[0..1]	Text		84
		Period <*Prd*>	[0..1]			84
		Year <*Yr*>	[0..1]	Year		84
		Type <*Tp*>	[0..1]	CodeSet		84
		FromToDate <*FrToDt*>	[0..1]	±		85
		TaxAmount <*TaxAmt*>	[0..1]			86
		Rate <*Rate*>	[0..1]	Rate		86
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	86
		TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C2, ✓C12	87
		Details <*Dtls*>	[0..*]			88
		Period <*Prd*>	[0..1]			88
		Year <*Yr*>	[0..1]	Year		88
		Type <*Tp*>	[0..1]	CodeSet		88

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FromToDate *<FrToDt>*	[0..1]	±		89
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C12	89
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		90

1.4.2.45.1 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 179</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		TaxIdentification *<TaxId>*	[0..1]	Text		179
		RegistrationIdentification *<RegnId>*	[0..1]	Text		179
		TaxType *<TaxTp>*	[0..1]	Text		179

1.4.2.45.2 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 178</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		TaxIdentification *<TaxId>*	[0..1]	Text		178
		RegistrationIdentification *<RegnId>*	[0..1]	Text		178
		TaxType *<TaxTp>*	[0..1]	Text		178
		Authorisation *<Authstn>*	[0..1]			179
		Title *<Titl>*	[0..1]	Text		179
		Name *<Nm>*	[0..1]	Text		179

1.4.2.45.3 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 <u>TaxParty2 on page 178</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		TaxIdentification *<TaxId>*	[0..1]	Text		178
		RegistrationIdentification *<RegnId>*	[0..1]	Text		178
		TaxType *<TaxTp>*	[0..1]	Text		178
		Authorisation *<Authstn>*	[0..1]			179
		Title *<Titl>*	[0..1]	Text		179
		Name *<Nm>*	[0..1]	Text		179

1.4.2.45.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 217</u>

1.4.2.45.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: <u>Max140Text on page 216</u>

1.4.2.45.6 Method <Mtd>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 217</u>

1.4.2.45.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: ✓<u>C2 ActiveOrHistoricCurrency</u> ✓, ✓<u>C12 CurrencyAmount</u> ✓

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 181</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.

1.4.2.45.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓,   ✓C12 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

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.

1.4.2.45.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: ISODate on page 211

1.4.2.45.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: Number on page 214

1.4.2.45.11 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		83
		Category <*Ctgy*>	[0..1]	Text		83
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		84
		DebtorStatus <*DbtrSts*>	[0..1]	Text		84
		CertificateIdentification <*CertId*>	[0..1]	Text		84
		FormsCode <*FrmsCd*>	[0..1]	Text		84
		Period <*Prd*>	[0..1]			84
		Year <*Yr*>	[0..1]	Year		84
		Type <*Tp*>	[0..1]	CodeSet		84
		FromToDate <*FrToDt*>	[0..1]	±		85
		TaxAmount <*TaxAmt*>	[0..1]			86
		Rate <*Rate*>	[0..1]	Rate		86
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	86
		TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C2, ✓C12	87
		Details <*Dtls*>	[0..*]			88
		Period <*Prd*>	[0..1]			88
		Year <*Yr*>	[0..1]	Year		88
		Type <*Tp*>	[0..1]	CodeSet		88
		FromToDate <*FrToDt*>	[0..1]	±		89
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	89
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		90

1.4.2.45.11.1 Type <Tp>

Presence: [0..1]

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

Datatype: Max35Text on page 217

1.4.2.45.11.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: Max35Text on page 217

1.4.2.45.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: Max35Text on page 217

1.4.2.45.11.4 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 217

1.4.2.45.11.5 CertificateIdentification <CertId>

Presence: [0..1]

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

Datatype: Max35Text on page 217

1.4.2.45.11.6 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 217

1.4.2.45.11.7 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		84
		Type *<Tp>*	[0..1]	CodeSet		84
		FromToDate *<FrToDt>*	[0..1]	±		85

1.4.2.45.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 219

1.4.2.45.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 209

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.

1.4.2.45.11.7.3 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 100 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FromDate <FrDt>	[1..1]	Date		100
		ToDate <ToDt>	[1..1]	Date		100

1.4.2.45.11.8 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		86
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	✓C2, ✓C12	86
		TotalAmount <TtlAmt>	[0..1]	Amount	✓C2, ✓C12	87
		Details <Dtls>	[0..*]			88
		Period <Prd>	[0..1]			88
		Year <Yr>	[0..1]	Year		88
		Type <Tp>	[0..1]	CodeSet		88
		FromToDate <FrToDt>	[0..1]	±		89
		Amount <Amt>	[1..1]	Amount	✓C2, ✓C12	89

1.4.2.45.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: PercentageRate on page 215

1.4.2.45.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓, ✓C12 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

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.

1.4.2.45.11.8.3 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 ✓, ✓C12 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

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.

1.4.2.45.11.8.4 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]			88
		Year *<Yr>*	[0..1]	Year		88
		Type *<Tp>*	[0..1]	CodeSet		88
		FromToDate *<FrToDt>*	[0..1]	±		89
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C12	89

1.4.2.45.11.8.4.1 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		88
		Type *<Tp>*	[0..1]	CodeSet		88
		FromToDate *<FrToDt>*	[0..1]	±		89

1.4.2.45.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 219

1.4.2.45.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 209

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.

CodeName	Name	Definition
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.

1.4.2.45.11.8.4.1.3 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 100 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FromDate <*FrDt*>	[1..1]	Date		100
		ToDate <*ToDt*>	[1..1]	Date		100

1.4.2.45.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓, ✓C12 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

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.

1.4.2.45.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: Max140Text on page 216

1.4.2.46 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation8** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		RemittanceIdentification *<RmtId>*	[0..1]	Text		91
		RemittanceLocationDetails *<RmtLctnDtls>*	[0..*]			91
		Method *<Mtd>*	[1..1]	CodeSet		91
		ElectronicAddress *<ElctrncAdr>*	[0..1]	Text		92
		PostalAddress *<PstlAdr>*	[0..1]			92
		Name *<Nm>*	[1..1]	Text		92
		Address *<Adr>*	[1..1]	±		92

1.4.2.46.1 RemittanceIdentification <RmtId>

Presence: [0..1]

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

Datatype: Max35Text on page 217

1.4.2.46.2 RemittanceLocationDetails <RmtLctnDtls>

Presence: [0..*]

Definition: Set of elements used to provide information on the location and/or delivery of the remittance information.

RemittanceLocationDetails <RmtLctnDtls> contains the following **RemittanceLocationData2** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Method *<Mtd>*	[1..1]	CodeSet		91
		ElectronicAddress *<ElctrncAdr>*	[0..1]	Text		92
		PostalAddress *<PstlAdr>*	[0..1]			92
		Name *<Nm>*	[1..1]	Text		92
		Address *<Adr>*	[1..1]	±		92

1.4.2.46.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: RemittanceLocationMethod2Code on page 207

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.

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

1.4.2.46.2.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

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

Datatype: Max2048Text on page 216

1.4.2.46.2.3 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following **NameAndAddress18** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[1..1]	Text		92
		Address <*Adr*>	[1..1]	±		92

1.4.2.46.2.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: Max140Text on page 216

1.4.2.46.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see <u>PostalAddress27 on page 135</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]			135
	{Or	Code <Cd>	[1..1]	CodeSet		136
	Or}	Proprietary <Prtry>	[1..1]	±		136
		CareOf <CareOf>	[0..1]	Text		136
		Department <Dept>	[0..1]	Text		136
		SubDepartment <SubDept>	[0..1]	Text		137
		StreetName <StrtNm>	[0..1]	Text		137
		BuildingNumber <BldgNb>	[0..1]	Text		137
		BuildingName <BldgNm>	[0..1]	Text		137
		Floor <Flr>	[0..1]	Text		137
		UnitNumber <UnitNb>	[0..1]	Text		137
		PostBox <PstBx>	[0..1]	Text		137
		Room <Room>	[0..1]	Text		137
		PostCode <PstCd>	[0..1]	Text		138
		TownName <TwnNm>	[0..1]	Text		138
		TownLocationName <TwnLctnNm>	[0..1]	Text		138
		DistrictName <DstrctNm>	[0..1]	Text		138
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		138
		Country <Ctry>	[0..1]	CodeSet		138
		AddressLine <AdrLine>	[0..7]	Text		138

1.4.2.47 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 141</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Unstructured <Ustrd>	[0..*]	Text		141
		Structured <Strd>	[0..*]	±		141

1.4.2.48 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C45 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 118 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		PlaceAndName <PlcAndNm>	[0..1]	Text		119
		Envelope <Envlp>	[1..1]	(External Schema)		119

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: C45 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 118 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		PlaceAndName <PlcAndNm>	[0..1]	Text		119
		Envelope <Envlp>	[1..1]	(External Schema)		119

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]	±		95
		Type *<Tp>*	[0..1]	±		96
		Currency *<Ccy>*	[0..1]	CodeSet		96
		Name *<Nm>*	[0..1]	Text		96
		Proxy *<Prxy>*	[0..1]	±		96

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

2.1.1.1.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see AccountIdentification4Choice on page 99 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet		99
	Or}	Other *<Othr>*	[1..1]	±		99

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 97 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		98
	Or}	Proprietary *<Prtry>*	[1..1]	Text		98

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 182

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 218

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 97 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[0..1]			97
	{Or	Code *<Cd>*	[1..1]	CodeSet		97
	Or}	Proprietary *<Prtry>*	[1..1]	Text		97
		Identification *<Id>*	[1..1]	Text		97

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]			97
	{Or	Code *<Cd>*	[1..1]	CodeSet		97
	Or}	Proprietary *<Prtry>*	[1..1]	Text		97
		Identification *<Id>*	[1..1]	Text		97

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		97
	Or}	Proprietary *<Prtry>*	[1..1]	Text		97

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 198

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 217

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 216

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		98
	Or}	Proprietary *<Prtry>*	[1..1]	Text		98

2.1.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ExternalCashAccountType1Code on page 187

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 217

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		98
		SchemeName <*SchmeNm*>	[0..1]			98
	{Or	Code <*Cd*>	[1..1]	CodeSet		98
	Or}	Proprietary <*Prtry*>	[1..1]	Text		99
		Issuer <*Issr*>	[0..1]	Text		99

2.1.1.4.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: Max34Text on page 217

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		98
	Or}	Proprietary <*Prtry*>	[1..1]	Text		99

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 186

2.1.1.4.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: <u>Max35Text on page 217</u>

2.1.1.4.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: <u>Max35Text on page 217</u>

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		99
	Or}	Other *<Othr>*	[1..1]	±		99

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: <u>IBAN2007Identifier on page 213</u>

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 <u>GenericAccountIdentification1 on page 98</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		98
		SchemeName *<SchmeNm>*	[0..1]			98
	{Or	Code *<Cd>*	[1..1]	CodeSet		98
	Or}	Proprietary *<Prtry>*	[1..1]	Text		99
		Issuer *<Issr>*	[0..1]	Text		99

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		100
		ToDate *<ToDt>*	[1..1]	Date		100

2.1.3.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: ISODate on page 211

2.1.3.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: ISODate on page 211

2.1.4 Direct Debit

2.1.4.1 CreditTransferMandateData1

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		MandateIdentification *<MndtId>*	[0..1]	Text		101
		Type *<Tp>*	[0..1]	±		101
		DateOfSignature *<DtOfSgntr>*	[0..1]	Date		101
		DateOfVerification *<DtOfVrfctn>*	[0..1]	DateTime		101
		ElectronicSignature *<ElctrncSgntr>*	[0..1]	Binary		101
		FirstPaymentDate *<FrstPmtDt>*	[0..1]	Date		101
		FinalPaymentDate *<FnlPmtDt>*	[0..1]	Date		102
		Frequency *<Frqcy>*	[0..1]	±		102
		Reason *<Rsn>*	[0..1]			102
	{Or	Code *<Cd>*	[1..1]	CodeSet		102
	Or}	Proprietary *<Prtry>*	[1..1]	Text		103

2.1.4.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: Max35Text on page 217

2.1.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see MandateTypeInformation2 on page 115 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ServiceLevel *<SvcLvl>*	[0..1]			116
	{Or	Code *<Cd>*	[1..1]	CodeSet		116
	Or}	Proprietary *<Prtry>*	[1..1]	Text		116
		LocalInstrument *<LclInstrm>*	[0..1]			116
	{Or	Code *<Cd>*	[1..1]	CodeSet		117
	Or}	Proprietary *<Prtry>*	[1..1]	Text		117
		CategoryPurpose *<CtgyPurp>*	[0..1]			117
	{Or	Code *<Cd>*	[1..1]	CodeSet		117
	Or}	Proprietary *<Prtry>*	[1..1]	Text		117
		Classification *<Clssfctn>*	[0..1]	±		117

2.1.4.1.3 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the credit transfer mandate has been signed by the debtor.

Datatype: ISODate on page 211

2.1.4.1.4 DateOfVerification <DtOfVrfctn>

Presence: [0..1]

Definition: Date on which the credit transfer mandate has been verified.

Datatype: ISODateTime on page 211

2.1.4.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: Max10KBinary on page 181

2.1.4.1.6 FirstPaymentDate <FrstPmtDt>

Presence: [0..1]

Definition: Date of the first payment of a recurrent credit transfer as per the mandate.

Datatype: ISODate on page 211

2.1.4.1.7 FinalPaymentDate <FnlPmtDt>

Presence: [0..1]

Definition: Date of the final payment of a recurrent credit transfer as per the mandate.

Datatype: ISODate on page 211

2.1.4.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which credit transfer instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see Frequency36Choice on page 109 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Type *<Tp>*	[1..1]	CodeSet		110
	Or	Period *<Prd>*	[1..1]			110
		Type *<Tp>*	[1..1]	CodeSet		111
		CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		111
	Or}	PointInTime *<PtInTm>*	[1..1]			111
		Type *<Tp>*	[1..1]	CodeSet		111
		PointInTime *<PtInTm>*	[1..1]	Text		112

2.1.4.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the setup of the credit transfer mandate.

Usage:

The reason will allow the user to distinguish between different mandates for the same creditor.

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

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

2.1.4.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalMandateSetupReason1Code on page 196

2.1.4.1.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: Max70Text on page 218

2.1.5 Financial Institution Identification

2.1.5.1 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]	±		103
		MemberIdentification *<MmbId>*	[1..1]	Text		103

2.1.5.1.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

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

ClearingSystemIdentification <ClrSysId> contains one of the following elements (see ClearingSystemIdentification2Choice on page 177 for details)

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

2.1.5.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: Max35Text on page 217

2.1.5.2 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		104
		SchemeName *<SchmeNm>*	[0..1]			104
	{Or	Code *<Cd>*	[1..1]	CodeSet		104
	Or}	Proprietary *<Prtry>*	[1..1]	Text		104
		Issuer *<Issr>*	[0..1]	Text		104

2.1.5.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: Max35Text on page 217

2.1.5.2.2 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		104
	Or}	Proprietary *<Prtry>*	[1..1]	Text		104

2.1.5.2.2.1 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 194

2.1.5.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.5.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 217

2.1.5.3 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]			105
		BICFI <*BICFI*>	[0..1]	IdentifierSet		105
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		106
		LEI <*LEI*>	[0..1]	IdentifierSet		106
		Name <*Nm*>	[0..1]	Text		106
		PostalAddress <*PstlAdr*>	[0..1]	±		106
		Other <*Othr*>	[0..1]	±		107
		BranchIdentification <*BrnchId*>	[0..1]			108
		Identification <*Id*>	[0..1]	Text		108
		LEI <*LEI*>	[0..1]	IdentifierSet		108
		Name <*Nm*>	[0..1]	Text		108
		PostalAddress <*PstlAdr*>	[0..1]	±		108

2.1.5.3.1 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		105
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		106
		LEI <*LEI*>	[0..1]	IdentifierSet		106
		Name <*Nm*>	[0..1]	Text		106
		PostalAddress <*PstlAdr*>	[0..1]	±		106
		Other <*Othr*>	[0..1]	±		107

2.1.5.3.1.1 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 212

2.1.5.3.1.2 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 103 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		103
		MemberIdentification *<MmbId>*	[1..1]	Text		103

2.1.5.3.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: LEIIdentifier on page 213

2.1.5.3.1.4 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 216

2.1.5.3.1.5 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 <u>PostalAddress27 on page 135</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		AddressType *<AdrTp>*	[0..1]			135
	{Or	Code *<Cd>*	[1..1]	CodeSet		136
	Or}	Proprietary *<Prtry>*	[1..1]	±		136
		CareOf *<CareOf>*	[0..1]	Text		136
		Department *<Dept>*	[0..1]	Text		136
		SubDepartment *<SubDept>*	[0..1]	Text		137
		StreetName *<StrtNm>*	[0..1]	Text		137
		BuildingNumber *<BldgNb>*	[0..1]	Text		137
		BuildingName *<BldgNm>*	[0..1]	Text		137
		Floor *<Flr>*	[0..1]	Text		137
		UnitNumber *<UnitNb>*	[0..1]	Text		137
		PostBox *<PstBx>*	[0..1]	Text		137
		Room *<Room>*	[0..1]	Text		137
		PostCode *<PstCd>*	[0..1]	Text		138
		TownName *<TwnNm>*	[0..1]	Text		138
		TownLocationName *<TwnLctnNm>*	[0..1]	Text		138
		DistrictName *<DstrctNm>*	[0..1]	Text		138
		CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		138
		Country *<Ctry>*	[0..1]	CodeSet		138
		AddressLine *<AdrLine>*	[0..7]	Text		138

2.1.5.3.1.6 Other <Othr>

Presence: [0..1]

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

Other <Othr> contains the following elements (see <u>GenericFinancialIdentification1 on page 103</u> for details)

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

2.1.5.3.2 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		108
		LEI *<LEI>*	[0..1]	IdentifierSet		108
		Name *<Nm>*	[0..1]	Text		108
		PostalAddress *<PstlAdr>*	[0..1]	±		108

2.1.5.3.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 217</u>

2.1.5.3.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: <u>LEIIdentifier on page 213</u>

2.1.5.3.2.3 Name <Nm>

Presence: [0..1]

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

Datatype: <u>Max140Text on page 216</u>

2.1.5.3.2.4 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 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]			135
	{Or	Code <Cd>	[1..1]	CodeSet		136
	Or}	Proprietary <Prtry>	[1..1]	±		136
		CareOf <CareOf>	[0..1]	Text		136
		Department <Dept>	[0..1]	Text		136
		SubDepartment <SubDept>	[0..1]	Text		137
		StreetName <StrtNm>	[0..1]	Text		137
		BuildingNumber <BldgNb>	[0..1]	Text		137
		BuildingName <BldgNm>	[0..1]	Text		137
		Floor <Flr>	[0..1]	Text		137
		UnitNumber <UnitNb>	[0..1]	Text		137
		PostBox <PstBx>	[0..1]	Text		137
		Room <Room>	[0..1]	Text		137
		PostCode <PstCd>	[0..1]	Text		138
		TownName <TwnNm>	[0..1]	Text		138
		TownLocationName <TwnLctnNm>	[0..1]	Text		138
		DistrictName <DstrctNm>	[0..1]	Text		138
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		138
		Country <Ctry>	[0..1]	CodeSet		138
		AddressLine <AdrLine>	[0..7]	Text		138

2.1.6 Frequency

2.1.6.1 Frequency36Choice

Definition: Choice of format for a frequency, for example, the frequency of payment.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Type *<Tp>*	[1..1]	CodeSet		110
	Or	Period *<Prd>*	[1..1]			110
		Type *<Tp>*	[1..1]	CodeSet		111
		CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		111
	Or}	PointInTime *<PtInTm>*	[1..1]			111
		Type *<Tp>*	[1..1]	CodeSet		111
		PointInTime *<PtInTm>*	[1..1]	Text		112

2.1.6.1.1 Type <Tp>

Presence: [1..1]

Definition: Specifies a frequency in terms of a specified period type.

Datatype: Frequency6Code on page 200

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

2.1.6.1.2 Period <Prd>

Presence: [1..1]

Definition: Specifies a frequency in terms of a count per period within a specified period type.

Period <Prd> contains the following **FrequencyPeriod1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[1..1]	CodeSet		111
		CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		111

2.1.6.1.2.1 Type <Tp>

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: Frequency6Code on page 200

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

2.1.6.1.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

Definition: Number of instructions to be created and processed during the specified period.

Datatype: DecimalNumber on page 214

2.1.6.1.3 PointInTime <PtInTm>

Presence: [1..1]

Definition: Specifies a frequency in terms of an exact point in time or moment within a specified period type.

PointInTime <PtInTm> contains the following **FrequencyAndMoment1** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Type <*Tp*>	[1..1]	CodeSet		111
		PointInTime <*PtInTm*>	[1..1]	Text		112

2.1.6.1.3.1 Type <Tp>

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: Frequency6Code on page 200

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

2.1.6.1.3.2 PointInTime <PtInTm>

Presence: [1..1]

Definition: Further information on the exact point in time the event should take place.

Datatype: Exact2NumericText on page 215

2.1.7　　　Identification Information

2.1.7.1 GenericIdentification30

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[1..1]	Text		112
		Issuer <*Issr*>	[1..1]	Text		112
		SchemeName <*SchmeNm*>	[0..1]	Text		113

2.1.7.1.1 Identification <Id>

Presence: [1..1]

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

Datatype: Exact4AlphaNumericText on page 215

2.1.7.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 217

2.1.7.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: Max35Text on page 217

2.1.7.2 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		113
		EndToEndIdentification <*EndToEndId*>	[1..1]	Text		113
		TransactionIdentification <*TxId*>	[0..1]	Text		114
		UETR <*UETR*>	[0..1]	IdentifierSet		114
		ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		114

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

2.1.7.2.1 InstructionIdentification <InstrId>

Presence: [0..1]

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

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Datatype: Max35Text on page 217

2.1.7.2.2 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 217

2.1.7.2.3 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 217

2.1.7.2.4 UETR <UETR>

Presence: [0..1]

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

Datatype: UUIDv4Identifier on page 213

2.1.7.2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: Max35Text on page 217

2.1.7.3 GenericIdentification3

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		114
		Issuer <*Issr*>	[0..1]	Text		114

2.1.7.3.1 Identification <Id>

Presence: [1..1]

Definition: Name or number assigned by an entity to enable recognition of that entity, for example, account identifier.

Datatype: Max35Text on page 217

2.1.7.3.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 217

2.1.8   Mandate

2.1.8.1 MandateClassification1Choice

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.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		115
	Or}	Proprietary *<Prtry>*	[1..1]	Text		115

2.1.8.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: MandateClassification1Code on page 203

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

2.1.8.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 217

2.1.8.2 MandateTypeInformation2

Definition: Set of elements used to further detail the information related to the type of payment.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ServiceLevel *<SvcLvl>*	[0..1]			116
	{Or	Code *<Cd>*	[1..1]	CodeSet		116
	Or}	Proprietary *<Prtry>*	[1..1]	Text		116
		LocalInstrument *<LclInstrm>*	[0..1]			116
	{Or	Code *<Cd>*	[1..1]	CodeSet		117
	Or}	Proprietary *<Prtry>*	[1..1]	Text		117
		CategoryPurpose *<CtgyPurp>*	[0..1]			117
	{Or	Code *<Cd>*	[1..1]	CodeSet		117
	Or}	Proprietary *<Prtry>*	[1..1]	Text		117
		Classification *<Clssfctn>*	[0..1]	±		117

2.1.8.2.1 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the mandate resides.

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		116
	Or}	Proprietary *<Prtry>*	[1..1]	Text		116

2.1.8.2.1.1 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 199

2.1.8.2.1.2 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 217

2.1.8.2.2 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		117
	Or}	Proprietary *<Prtry>*	[1..1]	Text		117

2.1.8.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalLocalInstrument1Code on page 195

2.1.8.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.8.2.3 CategoryPurpose <CtgyPurp>

Presence: [0..1]

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

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		117
	Or}	Proprietary *<Prtry>*	[1..1]	Text		117

2.1.8.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCategoryPurpose1Code on page 188

2.1.8.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 217

2.1.8.2.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see <u>MandateClassification1Choice</u> <u>on page 115</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		115
	Or}	Proprietary <*Prtry*>	[1..1]	Text		115

2.1.9 Miscellaneous

2.1.9.1 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		118
	Or}	Proprietary <*Prtry*>	[1..1]	Text		118

2.1.9.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: <u>ExternalPurpose1Code on page 199</u>

2.1.9.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: <u>Max35Text on page 217</u>

2.1.9.2 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		119
		Envelope <*Envlp*>	[1..1]	(External Schema)		119

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.

2.1.9.2.1 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 217

2.1.9.2.2 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.

2.1.10 Party Identification

2.1.10.1 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		120
		PostalAddress <*PstlAdr*>	[0..1]	±		121
		Identification <*Id*>	[0..1]			121
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			122
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		123
		LEI <*LEI*>	[0..1]	IdentifierSet		123
		Other <*Othr*>	[0..*]			123
		Identification <*Id*>	[1..1]	Text		123
		SchemeName <*SchmeNm*>	[0..1]			124
	{Or	Code <*Cd*>	[1..1]	CodeSet		124
	Or}	Proprietary <*Prtry*>	[1..1]	Text		124
		Issuer <*Issr*>	[0..1]	Text		124
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			124
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			125
		BirthDate <*BirthDt*>	[1..1]	Date		125
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		125
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		125
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		126
		Other <*Othr*>	[0..*]			126
		Identification <*Id*>	[1..1]	Text		126
		SchemeName <*SchmeNm*>	[0..1]			126
	{Or	Code <*Cd*>	[1..1]	CodeSet		126
	Or}	Proprietary <*Prtry*>	[1..1]	Text		127
		Issuer <*Issr*>	[0..1]	Text		127
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		127
		ContactDetails <*CtctDtls*>	[0..1]	±		127

2.1.10.1.1 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 216

2.1.10.1.2 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 135</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		AddressType <*AdrTp*>	[0..1]			135
	{Or	Code <*Cd*>	[1..1]	CodeSet		136
	Or}	Proprietary <*Prtry*>	[1..1]	±		136
		CareOf <*CareOf*>	[0..1]	Text		136
		Department <*Dept*>	[0..1]	Text		136
		SubDepartment <*SubDept*>	[0..1]	Text		137
		StreetName <*StrtNm*>	[0..1]	Text		137
		BuildingNumber <*BldgNb*>	[0..1]	Text		137
		BuildingName <*BldgNm*>	[0..1]	Text		137
		Floor <*Flr*>	[0..1]	Text		137
		UnitNumber <*UnitNb*>	[0..1]	Text		137
		PostBox <*PstBx*>	[0..1]	Text		137
		Room <*Room*>	[0..1]	Text		137
		PostCode <*PstCd*>	[0..1]	Text		138
		TownName <*TwnNm*>	[0..1]	Text		138
		TownLocationName <*TwnLctnNm*>	[0..1]	Text		138
		DistrictName <*DstrctNm*>	[0..1]	Text		138
		CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		138
		Country <*Ctry*>	[0..1]	CodeSet		138
		AddressLine <*AdrLine*>	[0..7]	Text		138

2.1.10.1.3 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]			122
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		123
		LEI <*LEI*>	[0..1]	IdentifierSet		123
		Other <*Othr*>	[0..*]			123
		Identification <*Id*>	[1..1]	Text		123
		SchemeName <*SchmeNm*>	[0..1]			124
	{Or	Code <*Cd*>	[1..1]	CodeSet		124
	Or}	Proprietary <*Prtry*>	[1..1]	Text		124
		Issuer <*Issr*>	[0..1]	Text		124
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			124
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			125
		BirthDate <*BirthDt*>	[1..1]	Date		125
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		125
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		125
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		126
		Other <*Othr*>	[0..*]			126
		Identification <*Id*>	[1..1]	Text		126
		SchemeName <*SchmeNm*>	[0..1]			126
	{Or	Code <*Cd*>	[1..1]	CodeSet		126
	Or}	Proprietary <*Prtry*>	[1..1]	Text		127
		Issuer <*Issr*>	[0..1]	Text		127

2.1.10.1.3.1 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		123
		LEI *<LEI>*	[0..1]	IdentifierSet		123
		Other *<Othr>*	[0..*]			123
		Identification *<Id>*	[1..1]	Text		123
		SchemeName *<SchmeNm>*	[0..1]			124
	{Or	Code *<Cd>*	[1..1]	CodeSet		124
	Or}	Proprietary *<Prtry>*	[1..1]	Text		124
		Issuer *<Issr>*	[0..1]	Text		124

2.1.10.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Datatype: AnyBICDec2014Identifier on page 212

2.1.10.1.3.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: LEIIdentifier on page 213

2.1.10.1.3.1.3 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		123
		SchemeName *<SchmeNm>*	[0..1]			124
	{Or	Code *<Cd>*	[1..1]	CodeSet		124
	Or}	Proprietary *<Prtry>*	[1..1]	Text		124
		Issuer *<Issr>*	[0..1]	Text		124

2.1.10.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: Max256Text on page 217

2.1.10.1.3.1.3.2 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		124
	Or}	Proprietary <*Prtry*>	[1..1]	Text		124

2.1.10.1.3.1.3.2.1 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 197

2.1.10.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.10.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 217

2.1.10.1.3.2 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]			125
		BirthDate <BirthDt>	[1..1]	Date		125
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		125
		CityOfBirth <CityOfBirth>	[1..1]	Text		125
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		126
		Other <Othr>	[0..*]			126
		Identification <Id>	[1..1]	Text		126
		SchemeName <SchmeNm>	[0..1]			126
	{Or	Code <Cd>	[1..1]	CodeSet		126
	Or}	Proprietary <Prtry>	[1..1]	Text		127
		Issuer <Issr>	[0..1]	Text		127

2.1.10.1.3.2.1 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		125
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		125
		CityOfBirth <CityOfBirth>	[1..1]	Text		125
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		126

2.1.10.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: ISODate on page 211

2.1.10.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: Max35Text on page 217

2.1.10.1.3.2.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: <u>Max35Text on page 217</u>

2.1.10.1.3.2.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Datatype: <u>CountryCode on page 186</u>

2.1.10.1.3.2.2 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		126
		SchemeName *<SchmeNm>*	[0..1]			126
	{Or	Code *<Cd>*	[1..1]	CodeSet		126
	Or}	Proprietary *<Prtry>*	[1..1]	Text		127
		Issuer *<Issr>*	[0..1]	Text		127

2.1.10.1.3.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: <u>Max256Text on page 217</u>

2.1.10.1.3.2.2.2 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		126
	Or}	Proprietary *<Prtry>*	[1..1]	Text		127

2.1.10.1.3.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: <u>ExternalPersonIdentification1Code on page 197</u>

2.1.10.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.10.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 217

2.1.10.1.4 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 186

2.1.10.1.5 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 132 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		NamePrefix <*NmPrfx*>	[0..1]	CodeSet		132
		Name <*Nm*>	[0..1]	Text		132
		PhoneNumber <*PhneNb*>	[0..1]	Text		133
		MobileNumber <*MobNb*>	[0..1]	Text		133
		FaxNumber <*FaxNb*>	[0..1]	Text		133
		URLAddress <*URLAdr*>	[0..1]	Text		133
		EmailAddress <*EmailAdr*>	[0..1]	Text		133
		EmailPurpose <*EmailPurp*>	[0..1]	Text		133
		JobTitle <*JobTitl*>	[0..1]	Text		133
		Responsibility <*Rspnsblty*>	[0..1]	Text		133
		Department <*Dept*>	[0..1]	Text		134
		Other <*Othr*>	[0..*]			134
		ChannelType <*ChanlTp*>	[1..1]	Text		134
		Identification <*Id*>	[0..1]	Text		134
		PreferredMethod <*PrefrdMtd*>	[0..1]	CodeSet		134

2.1.11 Payment

2.1.11.1 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		128
		TillTime *<TillTm>*	[0..1]	Time		128
		FromTime *<FrTm>*	[0..1]	Time		128
		RejectTime *<RjctTm>*	[0..1]	Time		128

2.1.11.1.1 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 218

2.1.11.1.2 TillTime <TillTm>

Presence: [0..1]

Definition: Time until when the payment may be settled.

Datatype: ISOTime on page 218

2.1.11.1.3 FromTime <FrTm>

Presence: [0..1]

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

Datatype: ISOTime on page 218

2.1.11.1.4 RejectTime <RjctTm>

Presence: [0..1]

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

Datatype: ISOTime on page 218

2.1.11.2 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		129
		InstructionInformation *<InstrInf>*	[0..1]	Text		129

2.1.11.2.1 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 190

2.1.11.2.2 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 216

2.1.12 Payment Type

2.1.12.1 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		129
		ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		130
		ServiceLevel *<SvcLvl>*	[0..*]			130
	{Or	Code *<Cd>*	[1..1]	CodeSet		130
	Or}	Proprietary *<Prtry>*	[1..1]	Text		130
		LocalInstrument *<LclInstrm>*	[0..1]			130
	{Or	Code *<Cd>*	[1..1]	CodeSet		131
	Or}	Proprietary *<Prtry>*	[1..1]	Text		131
		CategoryPurpose *<CtgyPurp>*	[0..1]			131
	{Or	Code *<Cd>*	[1..1]	CodeSet		131
	Or}	Proprietary *<Prtry>*	[1..1]	Text		131

2.1.12.1.1 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 205

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

2.1.12.1.2 ClearingChannel <ClrChanl>

Presence: [0..1]

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

Datatype: ClearingChannel2Code on page 185

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.

2.1.12.1.3 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		130
	Or}	Proprietary *<Prtry>*	[1..1]	Text		130

2.1.12.1.3.1 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 199

2.1.12.1.3.2 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 217

2.1.12.1.4 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		131
	Or}	Proprietary <*Prtry*>	[1..1]	Text		131

2.1.12.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalLocalInstrument1Code on page 195

2.1.12.1.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.12.1.5 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		131
	Or}	Proprietary <*Prtry*>	[1..1]	Text		131

2.1.12.1.5.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCategoryPurpose1Code on page 188

2.1.12.1.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 217

2.1.13 Person Identification

2.1.13.1 Contact13

Definition: Specifies the details of the contact person.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		NamePrefix *<NmPrfx>*	[0..1]	CodeSet		132
		Name *<Nm>*	[0..1]	Text		132
		PhoneNumber *<PhneNb>*	[0..1]	Text		133
		MobileNumber *<MobNb>*	[0..1]	Text		133
		FaxNumber *<FaxNb>*	[0..1]	Text		133
		URLAddress *<URLAdr>*	[0..1]	Text		133
		EmailAddress *<EmailAdr>*	[0..1]	Text		133
		EmailPurpose *<EmailPurp>*	[0..1]	Text		133
		JobTitle *<JobTitl>*	[0..1]	Text		133
		Responsibility *<Rspnsblty>*	[0..1]	Text		133
		Department *<Dept>*	[0..1]	Text		134
		Other *<Othr>*	[0..*]			134
		ChannelType *<ChanlTp>*	[1..1]	Text		134
		Identification *<Id>*	[0..1]	Text		134
		PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		134

2.1.13.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: NamePrefix2Code on page 203

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).

2.1.13.1.2 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 216

2.1.13.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: PhoneNumber on page 218

2.1.13.1.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: PhoneNumber on page 218

2.1.13.1.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: PhoneNumber on page 218

2.1.13.1.6 URLAddress <URLAdr>

Presence: [0..1]

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

Datatype: Max2048Text on page 216

2.1.13.1.7 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: Max256Text on page 217

2.1.13.1.8 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: Max35Text on page 217

2.1.13.1.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: Max35Text on page 217

2.1.13.1.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: Max35Text on page 217

2.1.13.1.11 Department <Dept>

Presence: [0..1]

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

Datatype: Max70Text on page 218

2.1.13.1.12 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		134
		Identification *<Id>*	[0..1]	Text		134

2.1.13.1.12.1 ChannelType <ChanlTp>

Presence: [1..1]

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

Datatype: Max4Text on page 217

2.1.13.1.12.2 Identification <Id>

Presence: [0..1]

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

Datatype: Max128Text on page 216

2.1.13.1.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: PreferredContactMethod2Code on page 204

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.

2.1.14 Postal Address

2.1.14.1 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]			135
	{Or	Code *<Cd>*	[1..1]	CodeSet		136
	Or}	Proprietary *<Prtry>*	[1..1]	±		136
		CareOf *<CareOf>*	[0..1]	Text		136
		Department *<Dept>*	[0..1]	Text		136
		SubDepartment *<SubDept>*	[0..1]	Text		137
		StreetName *<StrtNm>*	[0..1]	Text		137
		BuildingNumber *<BldgNb>*	[0..1]	Text		137
		BuildingName *<BldgNm>*	[0..1]	Text		137
		Floor *<Flr>*	[0..1]	Text		137
		UnitNumber *<UnitNb>*	[0..1]	Text		137
		PostBox *<PstBx>*	[0..1]	Text		137
		Room *<Room>*	[0..1]	Text		137
		PostCode *<PstCd>*	[0..1]	Text		138
		TownName *<TwnNm>*	[0..1]	Text		138
		TownLocationName *<TwnLctnNm>*	[0..1]	Text		138
		DistrictName *<DstrctNm>*	[0..1]	Text		138
		CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		138
		Country *<Ctry>*	[0..1]	CodeSet		138
		AddressLine *<AdrLine>*	[0..7]	Text		138

2.1.14.1.1 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		136
	Or}	Proprietary *<Prtry>*	[1..1]	±		136

2.1.14.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: AddressType2Code on page 183

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.

2.1.14.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see GenericIdentification30 on page 112 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		112
		Issuer *<Issr>*	[1..1]	Text		112
		SchemeName *<SchmeNm>*	[0..1]	Text		113

2.1.14.1.2 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 216

2.1.14.1.3 Department <Dept>

Presence: [0..1]

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

Datatype: <u>Max70Text on page 218</u>

2.1.14.1.4 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: <u>Max70Text on page 218</u>

2.1.14.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: <u>Max140Text on page 216</u>

2.1.14.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: <u>Max16Text on page 216</u>

2.1.14.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: <u>Max140Text on page 216</u>

2.1.14.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: <u>Max70Text on page 218</u>

2.1.14.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: <u>Max16Text on page 216</u>

2.1.14.1.10 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 216</u>

2.1.14.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: <u>Max70Text on page 218</u>

2.1.14.1.12 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 216

2.1.14.1.13 TownName <TwnNm>

Presence: [0..1]

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

Datatype: Max140Text on page 216

2.1.14.1.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: Max140Text on page 216

2.1.14.1.15 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: Max140Text on page 216

2.1.14.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: Max35Text on page 217

2.1.14.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Datatype: CountryCode on page 186

2.1.14.1.18 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 218

2.1.15   Regulatory Reporting

2.1.15.1 RegulatoryReporting3

Definition: Information needed due to regulatory and/or statutory requirements.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		139
		Authority *<Authrty>*	[0..1]			139
		Name *<Nm>*	[0..1]	Text		139
		Country *<Ctry>*	[0..1]	CodeSet		140
		Details *<Dtls>*	[0..*]			140
		Type *<Tp>*	[0..1]	Text		140
		Date *<Dt>*	[0..1]	Date		140
		Country *<Ctry>*	[0..1]	CodeSet		140
		Code *<Cd>*	[0..1]	Text		140
		Amount *<Amt>*	[0..1]	Amount		141
		Information *<Inf>*	[0..*]	Text		141

2.1.15.1.1 DebitCreditReportingIndicator <DbtCdtRptgInd>

Presence: [0..1]

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Datatype: RegulatoryReportingType1Code on page 206

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

2.1.15.1.2 Authority <Authrty>

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

Authority <Authrty> contains the following **RegulatoryAuthority2** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Name *<Nm>*	[0..1]	Text		139
		Country *<Ctry>*	[0..1]	CodeSet		140

2.1.15.1.2.1 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: Max140Text on page 216

2.1.15.1.2.2 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Datatype: CountryCode on page 186

2.1.15.1.3 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

Details <Dtls> contains the following **StructuredRegulatoryReporting3** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[0..1]	Text		140
		Date *<Dt>*	[0..1]	Date		140
		Country *<Ctry>*	[0..1]	CodeSet		140
		Code *<Cd>*	[0..1]	Text		140
		Amount *<Amt>*	[0..1]	Amount		141
		Information *<Inf>*	[0..*]	Text		141

2.1.15.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: Max35Text on page 217

2.1.15.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: ISODate on page 211

2.1.15.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Datatype: CountryCode on page 186

2.1.15.1.3.4 Code <Cd>

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Datatype: Max10Text on page 215

2.1.15.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

2.1.15.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: Max35Text on page 217

2.1.16 Remittance

2.1.16.1 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		141
		Structured *<Strd>*	[0..*]	±		141

2.1.16.1.1 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 216

2.1.16.1.2 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 145 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		ReferredDocumentInformation <RfrdDocInf>	[0..*]			149
		Type <Tp>	[0..1]			151
		CodeOrProprietary <CdOrPrtry>	[1..1]			151
	{Or	Code <Cd>	[1..1]	CodeSet		151
	Or}	Proprietary <Prtry>	[1..1]	Text		151
		Issuer <Issr>	[0..1]	Text		151
		Number <Nb>	[0..1]	Text		152
		RelatedDate <RltdDt>	[0..1]			152
		Type <Tp>	[1..1]			152
	{Or	Code <Cd>	[1..1]	CodeSet		152
	Or}	Proprietary <Prtry>	[1..1]	Text		152
		Date <Dt>	[1..1]	Date		152
		LineDetails <LineDtls>	[0..*]			153
		Identification <Id>	[1..*]			153
		Type <Tp>	[0..1]			154
		CodeOrProprietary <CdOrPrtry>	[1..1]			154
	{Or	Code <Cd>	[1..1]	CodeSet		154
	Or}	Proprietary <Prtry>	[1..1]	Text		154
		Issuer <Issr>	[0..1]	Text		155
		Number <Nb>	[0..1]	Text		155
		RelatedDate <RltdDt>	[0..1]	Date		155
		Description <Desc>	[0..1]	Text		155
		Amount <Amt>	[0..1]			155
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			156
		Type <Tp>	[1..1]			156
	{Or	Code <Cd>	[1..1]	CodeSet		156
	Or}	Proprietary <Prtry>	[1..1]	Text		156
		Amount <Amt>	[1..1]	Amount		156
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			156

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Amount <Amt>	[1..1]	Amount		157
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		157
		Reason <Rsn>	[0..1]	Text		157
		AdditionalInformation <AddtlInf>	[0..1]	Text		157
		ReferredDocumentAmount <RfrdDocAmt>	[0..1]			157
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			158
		Type <Tp>	[1..1]			158
	{Or	Code <Cd>	[1..1]	CodeSet		158
	Or}	Proprietary <Prtry>	[1..1]	Text		159
		Amount <Amt>	[1..1]	Amount		159
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			159
		Amount <Amt>	[1..1]	Amount		159
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		159
		Reason <Rsn>	[0..1]	Text		159
		AdditionalInformation <AddtlInf>	[0..1]	Text		160
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			160
		Type <Tp>	[0..1]			160
		CodeOrProprietary <CdOrPrtry>	[1..1]			160
	{Or	Code <Cd>	[1..1]	CodeSet		161
	Or}	Proprietary <Prtry>	[1..1]	Text		161
		Issuer <Issr>	[0..1]	Text		161
		Reference <Ref>	[0..1]	Text		161
		Invoicer <Invcr>	[0..1]	±		161
		Invoicee <Invcee>	[0..1]	±		162
		TaxRemittance <TaxRmt>	[0..1]			163
		Creditor <Cdtr>	[0..1]	±		165
		Debtor <Dbtr>	[0..1]	±		165
		UltimateDebtor <UltmtDbtr>	[0..1]	±		165
		AdministrationZone <AdmstnZone>	[0..1]	Text		166
		ReferenceNumber <RefNb>	[0..1]	Text		166
		Method <Mtd>	[0..1]	Text		166

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount		166
		TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount		166
		Date <*Dt*>	[0..1]	Date		166
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		167
		Record <*Rcrd*>	[0..*]			167
		Type <*Tp*>	[0..1]	Text		167
		Category <*Ctgy*>	[0..1]	Text		168
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		168
		DebtorStatus <*DbtrSts*>	[0..1]	Text		168
		CertificateIdentification <*CertId*>	[0..1]	Text		168
		FormsCode <*FrmsCd*>	[0..1]	Text		168
		Period <*Prd*>	[0..1]			168
		Year <*Yr*>	[0..1]	Year		168
		Type <*Tp*>	[0..1]	CodeSet		169
		FromToDate <*FrToDt*>	[0..1]	±		169
		TaxAmount <*TaxAmt*>	[0..1]			170
		Rate <*Rate*>	[0..1]	Rate		170
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount		170
		TotalAmount <*TtlAmt*>	[0..1]	Amount		170
		Details <*Dtls*>	[0..*]			170
		Period <*Prd*>	[0..1]			171
		Year <*Yr*>	[0..1]	Year		171
		Type <*Tp*>	[0..1]	CodeSet		171
		FromToDate <*FrToDt*>	[0..1]	±		172
		Amount <*Amt*>	[1..1]	Amount		172
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		172
		GarnishmentRemittance <*GrnshmtRmt*>	[0..1]			173
		Type <*Tp*>	[1..1]			173
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			173
	{Or	Code <*Cd*>	[1..1]	CodeSet		174
	Or}	Proprietary <*Prtry*>	[1..1]	Text		174

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Issuer <*Issr*>	[0..1]	Text		174
		Garnishee <*Grnshee*>	[0..1]	±		174
		GarnishmentAdministrator <*GrnshmtAdmstr*>	[0..1]	±		175
		ReferenceNumber <*RefNb*>	[0..1]	Text		176
		Date <*Dt*>	[0..1]	Date		177
		RemittedAmount <*RmtdAmt*>	[0..1]	Amount		177
		FamilyMedicalInsuranceIndicator <*FmlyMdclInsrncInd*>	[0..1]	Indicator		177
		EmployeeTerminationIndicator <*MplyeeTermntnInd*>	[0..1]	Indicator		177
		AdditionalRemittanceInformation <*AddtlRmtInf*>	[0..3]	Text		177

2.1.16.2 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..*]			149
		Type <*Tp*>	[0..1]			151
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			151
	{Or	Code <*Cd*>	[1..1]	CodeSet		151
	Or}	Proprietary <*Prtry*>	[1..1]	Text		151
		Issuer <*Issr*>	[0..1]	Text		151
		Number <*Nb*>	[0..1]	Text		152
		RelatedDate <*RltdDt*>	[0..1]			152
		Type <*Tp*>	[1..1]			152
	{Or	Code <*Cd*>	[1..1]	CodeSet		152
	Or}	Proprietary <*Prtry*>	[1..1]	Text		152
		Date <*Dt*>	[1..1]	Date		152
		LineDetails <*LineDtls*>	[0..*]			153
		Identification <*Id*>	[1..*]			153
		Type <*Tp*>	[0..1]			154
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			154
	{Or	Code <*Cd*>	[1..1]	CodeSet		154
	Or}	Proprietary <*Prtry*>	[1..1]	Text		154
		Issuer <*Issr*>	[0..1]	Text		155
		Number <*Nb*>	[0..1]	Text		155
		RelatedDate <*RltdDt*>	[0..1]	Date		155
		Description <*Desc*>	[0..1]	Text		155
		Amount <*Amt*>	[0..1]			155
		RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			156
		Type <*Tp*>	[1..1]			156
	{Or	Code <*Cd*>	[1..1]	CodeSet		156
	Or}	Proprietary <*Prtry*>	[1..1]	Text		156
		Amount <*Amt*>	[1..1]	Amount		156
		AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			156
		Amount <*Amt*>	[1..1]	Amount		157
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		157

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Reason <Rsn>	[0..1]	Text		157
		AdditionalInformation <AddtlInf>	[0..1]	Text		157
		ReferredDocumentAmount <RfrdDocAmt>	[0..1]			157
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			158
		Type <Tp>	[1..1]			158
	{Or	Code <Cd>	[1..1]	CodeSet		158
	Or}	Proprietary <Prtry>	[1..1]	Text		159
		Amount <Amt>	[1..1]	Amount		159
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			159
		Amount <Amt>	[1..1]	Amount		159
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		159
		Reason <Rsn>	[0..1]	Text		159
		AdditionalInformation <AddtlInf>	[0..1]	Text		160
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			160
		Type <Tp>	[0..1]			160
		CodeOrProprietary <CdOrPrtry>	[1..1]			160
	{Or	Code <Cd>	[1..1]	CodeSet		161
	Or}	Proprietary <Prtry>	[1..1]	Text		161
		Issuer <Issr>	[0..1]	Text		161
		Reference <Ref>	[0..1]	Text		161
		Invoicer <Invcr>	[0..1]	±		161
		Invoicee <Invcee>	[0..1]	±		162
		TaxRemittance <TaxRmt>	[0..1]			163
		Creditor <Cdtr>	[0..1]	±		165
		Debtor <Dbtr>	[0..1]	±		165
		UltimateDebtor <UltmtDbtr>	[0..1]	±		165
		AdministrationZone <AdmstnZone>	[0..1]	Text		166
		ReferenceNumber <RefNb>	[0..1]	Text		166
		Method <Mtd>	[0..1]	Text		166
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount		166
		TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount		166

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Date <*Dt*>	[0..1]	Date		166
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		167
		Record <*Rcrd*>	[0..*]			167
		Type <*Tp*>	[0..1]	Text		167
		Category <*Ctgy*>	[0..1]	Text		168
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		168
		DebtorStatus <*DbtrSts*>	[0..1]	Text		168
		CertificateIdentification <*CertId*>	[0..1]	Text		168
		FormsCode <*FrmsCd*>	[0..1]	Text		168
		Period <*Prd*>	[0..1]			168
		Year <*Yr*>	[0..1]	Year		168
		Type <*Tp*>	[0..1]	CodeSet		169
		FromToDate <*FrToDt*>	[0..1]	±		169
		TaxAmount <*TaxAmt*>	[0..1]			170
		Rate <*Rate*>	[0..1]	Rate		170
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount		170
		TotalAmount <*TtlAmt*>	[0..1]	Amount		170
		Details <*Dtls*>	[0..*]			170
		Period <*Prd*>	[0..1]			171
		Year <*Yr*>	[0..1]	Year		171
		Type <*Tp*>	[0..1]	CodeSet		171
		FromToDate <*FrToDt*>	[0..1]	±		172
		Amount <*Amt*>	[1..1]	Amount		172
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		172
		GarnishmentRemittance <*GrnshmtRmt*>	[0..1]			173
		Type <*Tp*>	[1..1]			173
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			173
	{Or	Code <*Cd*>	[1..1]	CodeSet		174
	Or}	Proprietary <*Prtry*>	[1..1]	Text		174
		Issuer <*Issr*>	[0..1]	Text		174
		Garnishee <*Grnshee*>	[0..1]	±		174

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		175
		ReferenceNumber *<RefNb>*	[0..1]	Text		176
		Date *<Dt>*	[0..1]	Date		177
		RemittedAmount *<RmtdAmt>*	[0..1]	Amount		177
		FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		177
		EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		177
		AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		177

2.1.16.2.1 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]			151
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			151
	{Or	Code *<Cd>*	[1..1]	CodeSet		151
	Or}	Proprietary *<Prtry>*	[1..1]	Text		151
		Issuer *<Issr>*	[0..1]	Text		151
		Number *<Nb>*	[0..1]	Text		152
		RelatedDate *<RltdDt>*	[0..1]			152
		Type *<Tp>*	[1..1]			152
	{Or	Code *<Cd>*	[1..1]	CodeSet		152
	Or}	Proprietary *<Prtry>*	[1..1]	Text		152
		Date *<Dt>*	[1..1]	Date		152
		LineDetails *<LineDtls>*	[0..*]			153
		Identification *<Id>*	[1..*]			153
		Type *<Tp>*	[0..1]			154
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			154
	{Or	Code *<Cd>*	[1..1]	CodeSet		154
	Or}	Proprietary *<Prtry>*	[1..1]	Text		154
		Issuer *<Issr>*	[0..1]	Text		155
		Number *<Nb>*	[0..1]	Text		155
		RelatedDate *<RltdDt>*	[0..1]	Date		155
		Description *<Desc>*	[0..1]	Text		155
		Amount *<Amt>*	[0..1]			155
		RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			156
		Type *<Tp>*	[1..1]			156
	{Or	Code *<Cd>*	[1..1]	CodeSet		156
	Or}	Proprietary *<Prtry>*	[1..1]	Text		156
		Amount *<Amt>*	[1..1]	Amount		156
		AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			156
		Amount *<Amt>*	[1..1]	Amount		157

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		157
		Reason *<Rsn>*	[0..1]	Text		157
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		157

2.1.16.2.1.1 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]			151
	{Or	Code *<Cd>*	[1..1]	CodeSet		151
	Or}	Proprietary *<Prtry>*	[1..1]	Text		151
		Issuer *<Issr>*	[0..1]	Text		151

2.1.16.2.1.1.1 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		151
	Or}	Proprietary *<Prtry>*	[1..1]	Text		151

2.1.16.2.1.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalDocumentType1Code on page 193

2.1.16.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.16.2.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: Max35Text on page 217

2.1.16.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: Max35Text on page 217

2.1.16.2.1.3 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]			152
	{Or	Code *<Cd>*	[1..1]	CodeSet		152
	Or}	Proprietary *<Prtry>*	[1..1]	Text		152
		Date *<Dt>*	[1..1]	Date		152

2.1.16.2.1.3.1 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		152
	Or}	Proprietary *<Prtry>*	[1..1]	Text		152

2.1.16.2.1.3.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalDateType1Code on page 192

2.1.16.2.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.16.2.1.3.2 Date <Dt>

Presence: [1..1]

Definition: Date associated with the referred document.

Datatype: ISODate on page 211

2.1.16.2.1.4 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..*]			153
		Type <*Tp*>	[0..1]			154
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			154
	{Or	Code <*Cd*>	[1..1]	CodeSet		154
	Or}	Proprietary <*Prtry*>	[1..1]	Text		154
		Issuer <*Issr*>	[0..1]	Text		155
		Number <*Nb*>	[0..1]	Text		155
		RelatedDate <*RltdDt*>	[0..1]	Date		155
		Description <*Desc*>	[0..1]	Text		155
		Amount <*Amt*>	[0..1]			155
		RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			156
		Type <*Tp*>	[1..1]			156
	{Or	Code <*Cd*>	[1..1]	CodeSet		156
	Or}	Proprietary <*Prtry*>	[1..1]	Text		156
		Amount <*Amt*>	[1..1]	Amount		156
		AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			156
		Amount <*Amt*>	[1..1]	Amount		157
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		157
		Reason <*Rsn*>	[0..1]	Text		157
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		157

2.1.16.2.1.4.1 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]			154
		CodeOrProprietary <CdOrPrtry>	[1..1]			154
	{Or	Code <Cd>	[1..1]	CodeSet		154
	Or}	Proprietary <Prtry>	[1..1]	Text		154
		Issuer <Issr>	[0..1]	Text		155
		Number <Nb>	[0..1]	Text		155
		RelatedDate <RltdDt>	[0..1]	Date		155

2.1.16.2.1.4.1.1 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]			154
	{Or	Code <Cd>	[1..1]	CodeSet		154
	Or}	Proprietary <Prtry>	[1..1]	Text		154
		Issuer <Issr>	[0..1]	Text		155

2.1.16.2.1.4.1.1.1 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		154
	Or}	Proprietary <Prtry>	[1..1]	Text		154

2.1.16.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: ExternalDocumentLineType1Code on page 193

2.1.16.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.16.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: Max35Text on page 217

2.1.16.2.1.4.1.2 Number <Nb>

Presence: [0..1]

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

Datatype: Max35Text on page 217

2.1.16.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: ISODate on page 211

2.1.16.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: Max2048Text on page 216

2.1.16.2.1.4.3 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..*]			156
		Type *<Tp>*	[1..1]			156
	{Or	Code *<Cd>*	[1..1]	CodeSet		156
	Or}	Proprietary *<Prtry>*	[1..1]	Text		156
		Amount *<Amt>*	[1..1]	Amount		156
		AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			156
		Amount *<Amt>*	[1..1]	Amount		157
		CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		157
		Reason *<Rsn>*	[0..1]	Text		157
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		157

2.1.16.2.1.4.3.1 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]			156
	{Or	Code <*Cd*>	[1..1]	CodeSet		156
	Or}	Proprietary <*Prtry*>	[1..1]	Text		156
		Amount <*Amt*>	[1..1]	Amount		156

2.1.16.2.1.4.3.1.1 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		156
	Or}	Proprietary <*Prtry*>	[1..1]	Text		156

2.1.16.2.1.4.3.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalDocumentAmountType1Code on page 192

2.1.16.2.1.4.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.16.2.1.4.3.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

2.1.16.2.1.4.3.2 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		157
		CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		157
		Reason *<Rsn>*	[0..1]	Text		157
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		157

2.1.16.2.1.4.3.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

2.1.16.2.1.4.3.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: CreditDebitCode on page 186

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

2.1.16.2.1.4.3.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: Max4Text on page 217

2.1.16.2.1.4.3.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: Max140Text on page 216

2.1.16.2.2 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..*]			158
		Type <Tp>	[1..1]			158
	{Or	Code <Cd>	[1..1]	CodeSet		158
	Or}	Proprietary <Prtry>	[1..1]	Text		159
		Amount <Amt>	[1..1]	Amount		159
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			159
		Amount <Amt>	[1..1]	Amount		159
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		159
		Reason <Rsn>	[0..1]	Text		159
		AdditionalInformation <AddtlInf>	[0..1]	Text		160

2.1.16.2.2.1 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]			158
	{Or	Code <Cd>	[1..1]	CodeSet		158
	Or}	Proprietary <Prtry>	[1..1]	Text		159
		Amount <Amt>	[1..1]	Amount		159

2.1.16.2.2.1.1 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		158
	Or}	Proprietary <Prtry>	[1..1]	Text		159

2.1.16.2.2.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalDocumentAmountType1Code on page 192

2.1.16.2.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.16.2.2.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

2.1.16.2.2.2 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		159
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		159
		Reason <*Rsn*>	[0..1]	Text		159
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		160

2.1.16.2.2.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

2.1.16.2.2.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: CreditDebitCode on page 186

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

2.1.16.2.2.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: Max4Text on page 217

2.1.16.2.2.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: Max140Text on page 216

2.1.16.2.3 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]			160
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			160
	{Or	Code *<Cd>*	[1..1]	CodeSet		161
	Or}	Proprietary *<Prtry>*	[1..1]	Text		161
		Issuer *<Issr>*	[0..1]	Text		161
		Reference *<Ref>*	[0..1]	Text		161

2.1.16.2.3.1 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]			160
	{Or	Code *<Cd>*	[1..1]	CodeSet		161
	Or}	Proprietary *<Prtry>*	[1..1]	Text		161
		Issuer *<Issr>*	[0..1]	Text		161

2.1.16.2.3.1.1 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		161
	Or}	Proprietary *<Prtry>*	[1..1]	Text		161

2.1.16.2.3.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCreditorReferenceType1Code on page 191

2.1.16.2.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 217

2.1.16.2.3.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: Max35Text on page 217

2.1.16.2.3.2 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 217

2.1.16.2.4 Invoicer <Invcr>

Presence: [0..1]

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

Invoicer <Invcr> contains the following elements (see PartyIdentification272 on page 119 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		120
		PostalAddress <PstlAdr>	[0..1]	±		121
		Identification <Id>	[0..1]			121
	{Or	OrganisationIdentification <OrgId>	[1..1]			122
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		123
		LEI <LEI>	[0..1]	IdentifierSet		123
		Other <Othr>	[0..*]			123
		Identification <Id>	[1..1]	Text		123
		SchemeName <SchmeNm>	[0..1]			124
	{Or	Code <Cd>	[1..1]	CodeSet		124
	Or}	Proprietary <Prtry>	[1..1]	Text		124
		Issuer <Issr>	[0..1]	Text		124
	Or}	PrivateIdentification <PrvtId>	[1..1]			124
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			125
		BirthDate <BirthDt>	[1..1]	Date		125
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		125
		CityOfBirth <CityOfBirth>	[1..1]	Text		125
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		126
		Other <Othr>	[0..*]			126
		Identification <Id>	[1..1]	Text		126
		SchemeName <SchmeNm>	[0..1]			126
	{Or	Code <Cd>	[1..1]	CodeSet		126
	Or}	Proprietary <Prtry>	[1..1]	Text		127
		Issuer <Issr>	[0..1]	Text		127
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		127
		ContactDetails <CtctDtls>	[0..1]	±		127

2.1.16.2.5 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 PartyIdentification272 on page 119 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		120
		PostalAddress <*PstlAdr*>	[0..1]	±		121
		Identification <*Id*>	[0..1]			121
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			122
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		123
		LEI <*LEI*>	[0..1]	IdentifierSet		123
		Other <*Othr*>	[0..*]			123
		Identification <*Id*>	[1..1]	Text		123
		SchemeName <*SchmeNm*>	[0..1]			124
	{Or	Code <*Cd*>	[1..1]	CodeSet		124
	Or}	Proprietary <*Prtry*>	[1..1]	Text		124
		Issuer <*Issr*>	[0..1]	Text		124
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			124
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			125
		BirthDate <*BirthDt*>	[1..1]	Date		125
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		125
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		125
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		126
		Other <*Othr*>	[0..*]			126
		Identification <*Id*>	[1..1]	Text		126
		SchemeName <*SchmeNm*>	[0..1]			126
	{Or	Code <*Cd*>	[1..1]	CodeSet		126
	Or}	Proprietary <*Prtry*>	[1..1]	Text		127
		Issuer <*Issr*>	[0..1]	Text		127
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		127
		ContactDetails <*CtctDtls*>	[0..1]	±		127

2.1.16.2.6 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]	±		165
		Debtor <Dbtr>	[0..1]	±		165
		UltimateDebtor <UltmtDbtr>	[0..1]	±		165
		AdministrationZone <AdmstnZone>	[0..1]	Text		166
		ReferenceNumber <RefNb>	[0..1]	Text		166
		Method <Mtd>	[0..1]	Text		166
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount		166
		TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount		166
		Date <Dt>	[0..1]	Date		166
		SequenceNumber <SeqNb>	[0..1]	Quantity		167
		Record <Rcrd>	[0..*]			167
		Type <Tp>	[0..1]	Text		167
		Category <Ctgy>	[0..1]	Text		168
		CategoryDetails <CtgyDtls>	[0..1]	Text		168
		DebtorStatus <DbtrSts>	[0..1]	Text		168
		CertificateIdentification <CertId>	[0..1]	Text		168
		FormsCode <FrmsCd>	[0..1]	Text		168
		Period <Prd>	[0..1]			168
		Year <Yr>	[0..1]	Year		168
		Type <Tp>	[0..1]	CodeSet		169
		FromToDate <FrToDt>	[0..1]	±		169
		TaxAmount <TaxAmt>	[0..1]			170
		Rate <Rate>	[0..1]	Rate		170
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		170
		TotalAmount <TtlAmt>	[0..1]	Amount		170
		Details <Dtls>	[0..*]			170
		Period <Prd>	[0..1]			171
		Year <Yr>	[0..1]	Year		171
		Type <Tp>	[0..1]	CodeSet		171
		FromToDate <FrToDt>	[0..1]	±		172

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Amount <*Amt*>	[1..1]	Amount		172
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		172

2.1.16.2.6.1 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 179</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TaxIdentification <*TaxId*>	[0..1]	Text		179
		RegistrationIdentification <*RegnId*>	[0..1]	Text		179
		TaxType <*TaxTp*>	[0..1]	Text		179

2.1.16.2.6.2 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 178</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TaxIdentification <*TaxId*>	[0..1]	Text		178
		RegistrationIdentification <*RegnId*>	[0..1]	Text		178
		TaxType <*TaxTp*>	[0..1]	Text		178
		Authorisation <*Authstn*>	[0..1]			179
		Title <*Titl*>	[0..1]	Text		179
		Name <*Nm*>	[0..1]	Text		179

2.1.16.2.6.3 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 178 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		TaxIdentification *<TaxId>*	[0..1]	Text		178
		RegistrationIdentification *<RegnId>*	[0..1]	Text		178
		TaxType *<TaxTp>*	[0..1]	Text		178
		Authorisation *<Authstn>*	[0..1]			179
		Title *<Titl>*	[0..1]	Text		179
		Name *<Nm>*	[0..1]	Text		179

2.1.16.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: Max35Text on page 217

2.1.16.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: Max140Text on page 216

2.1.16.2.6.6 Method <Mtd>

Presence: [0..1]

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

Datatype: Max35Text on page 217

2.1.16.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

2.1.16.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

2.1.16.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: ISODate on page 211

2.1.16.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: Number on page 214

2.1.16.2.6.11 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		167
		Category <*Ctgy*>	[0..1]	Text		168
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		168
		DebtorStatus <*DbtrSts*>	[0..1]	Text		168
		CertificateIdentification <*CertId*>	[0..1]	Text		168
		FormsCode <*FrmsCd*>	[0..1]	Text		168
		Period <*Prd*>	[0..1]			168
		Year <*Yr*>	[0..1]	Year		168
		Type <*Tp*>	[0..1]	CodeSet		169
		FromToDate <*FrToDt*>	[0..1]	±		169
		TaxAmount <*TaxAmt*>	[0..1]			170
		Rate <*Rate*>	[0..1]	Rate		170
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount		170
		TotalAmount <*TtlAmt*>	[0..1]	Amount		170
		Details <*Dtls*>	[0..*]			170
		Period <*Prd*>	[0..1]			171
		Year <*Yr*>	[0..1]	Year		171
		Type <*Tp*>	[0..1]	CodeSet		171
		FromToDate <*FrToDt*>	[0..1]	±		172
		Amount <*Amt*>	[1..1]	Amount		172
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		172

2.1.16.2.6.11.1 Type <Tp>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 217</u>

2.1.16.2.6.11.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 217</u>

2.1.16.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: <u>Max35Text on page 217</u>

2.1.16.2.6.11.4 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: <u>Max35Text on page 217</u>

2.1.16.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 217</u>

2.1.16.2.6.11.6 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 217</u>

2.1.16.2.6.11.7 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		168
		Type *<Tp>*	[0..1]	CodeSet		169
		FromToDate *<FrToDt>*	[0..1]	±		169

2.1.16.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: <u>ISOYear on page 219</u>

2.1.16.2.6.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 209

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.

2.1.16.2.6.11.7.3 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 100 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FromDate <FrDt>	[1..1]	Date		100
		ToDate <ToDt>	[1..1]	Date		100

2.1.16.2.6.11.8 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		170
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		170
		TotalAmount <TtlAmt>	[0..1]	Amount		170
		Details <Dtls>	[0..*]			170
		Period <Prd>	[0..1]			171
		Year <Yr>	[0..1]	Year		171
		Type <Tp>	[0..1]	CodeSet		171
		FromToDate <FrToDt>	[0..1]	±		172
		Amount <Amt>	[1..1]	Amount		172

2.1.16.2.6.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: PercentageRate on page 215

2.1.16.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

2.1.16.2.6.11.8.3 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 181

2.1.16.2.6.11.8.4 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]			171
		Year *<Yr>*	[0..1]	Year		171
		Type *<Tp>*	[0..1]	CodeSet		171
		FromToDate *<FrToDt>*	[0..1]	±		172
		Amount *<Amt>*	[1..1]	Amount		172

2.1.16.2.6.11.8.4.1 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		171
		Type *<Tp>*	[0..1]	CodeSet		171
		FromToDate *<FrToDt>*	[0..1]	±		172

2.1.16.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 219

2.1.16.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 209

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.

2.1.16.2.6.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see <u>DatePeriod2 on page 100</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FromDate <*FrDt*>	[1..1]	Date		100
		ToDate <*ToDt*>	[1..1]	Date		100

2.1.16.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 181</u>

2.1.16.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: Max140Text on page 216

2.1.16.2.7 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]			173
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			173
	{Or	Code *<Cd>*	[1..1]	CodeSet		174
	Or}	Proprietary *<Prtry>*	[1..1]	Text		174
		Issuer *<Issr>*	[0..1]	Text		174
		Garnishee *<Grnshee>*	[0..1]	±		174
		GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		175
		ReferenceNumber *<RefNb>*	[0..1]	Text		176
		Date *<Dt>*	[0..1]	Date		177
		RemittedAmount *<RmtdAmt>*	[0..1]	Amount		177
		FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		177
		EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		177

2.1.16.2.7.1 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]			173
	{Or	Code *<Cd>*	[1..1]	CodeSet		174
	Or}	Proprietary *<Prtry>*	[1..1]	Text		174
		Issuer *<Issr>*	[0..1]	Text		174

2.1.16.2.7.1.1 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		174
	Or}	Proprietary *<Prtry>*	[1..1]	Text		174

2.1.16.2.7.1.1.1 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 195

2.1.16.2.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: Max35Text on page 217

2.1.16.2.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: Max35Text on page 217

2.1.16.2.7.2 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 119</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		120
		PostalAddress <*PstlAdr*>	[0..1]	±		121
		Identification <*Id*>	[0..1]			121
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			122
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		123
		LEI <*LEI*>	[0..1]	IdentifierSet		123
		Other <*Othr*>	[0..*]			123
		Identification <*Id*>	[1..1]	Text		123
		SchemeName <*SchmeNm*>	[0..1]			124
	{Or	Code <*Cd*>	[1..1]	CodeSet		124
	Or}	Proprietary <*Prtry*>	[1..1]	Text		124
		Issuer <*Issr*>	[0..1]	Text		124
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			124
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			125
		BirthDate <*BirthDt*>	[1..1]	Date		125
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		125
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		125
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		126
		Other <*Othr*>	[0..*]			126
		Identification <*Id*>	[1..1]	Text		126
		SchemeName <*SchmeNm*>	[0..1]			126
	{Or	Code <*Cd*>	[1..1]	CodeSet		126
	Or}	Proprietary <*Prtry*>	[1..1]	Text		127
		Issuer <*Issr*>	[0..1]	Text		127
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		127
		ContactDetails <*CtctDtls*>	[0..1]	±		127

2.1.16.2.7.3 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 119 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		120
		PostalAddress <*PstlAdr*>	[0..1]	±		121
		Identification <*Id*>	[0..1]			121
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			122
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		123
		LEI <*LEI*>	[0..1]	IdentifierSet		123
		Other <*Othr*>	[0..*]			123
		Identification <*Id*>	[1..1]	Text		123
		SchemeName <*SchmeNm*>	[0..1]			124
	{Or	Code <*Cd*>	[1..1]	CodeSet		124
	Or}	Proprietary <*Prtry*>	[1..1]	Text		124
		Issuer <*Issr*>	[0..1]	Text		124
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			124
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			125
		BirthDate <*BirthDt*>	[1..1]	Date		125
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		125
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		125
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		126
		Other <*Othr*>	[0..*]			126
		Identification <*Id*>	[1..1]	Text		126
		SchemeName <*SchmeNm*>	[0..1]			126
	{Or	Code <*Cd*>	[1..1]	CodeSet		126
	Or}	Proprietary <*Prtry*>	[1..1]	Text		127
		Issuer <*Issr*>	[0..1]	Text		127
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		127
		ContactDetails <*CtctDtls*>	[0..1]	±		127

2.1.16.2.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: Max140Text on page 216

2.1.16.2.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: ISODate on page 211

2.1.16.2.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 181

2.1.16.2.7.7 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 214):

- *Meaning When True:* True

- *Meaning When False:* False

2.1.16.2.7.8 EmployeeTerminationIndicator <MplyeeTermntnInd>

Presence: [0..1]

Definition: Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

Datatype: One of the following values must be used (see TrueFalseIndicator on page 214):

- *Meaning When True:* True

- *Meaning When False:* False

2.1.16.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Datatype: Max140Text on page 216

2.1.17 System Identification

2.1.17.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

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

2.1.17.1.1 Code <Cd>

Presence: [1..1]

Definition: Identification of a clearing system, in a coded form as published in an external list.

Datatype: ExternalClearingSystemIdentification1Code on page 190

2.1.17.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Datatype: Max35Text on page 217

2.1.18   Tax

2.1.18.1 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		178
		RegistrationIdentification <*RegnId*>	[0..1]	Text		178
		TaxType <*TaxTp*>	[0..1]	Text		178
		Authorisation <*Authstn*>	[0..1]			179
		Title <*Titl*>	[0..1]	Text		179
		Name <*Nm*>	[0..1]	Text		179

2.1.18.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: Max35Text on page 217

2.1.18.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: Max35Text on page 217

2.1.18.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: Max35Text on page 217

2.1.18.1.4 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		179
		Name *<Nm>*	[0..1]	Text		179

2.1.18.1.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: Max35Text on page 217

2.1.18.1.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: Max140Text on page 216

2.1.18.2 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		179
		RegistrationIdentification *<RegnId>*	[0..1]	Text		179
		TaxType *<TaxTp>*	[0..1]	Text		179

2.1.18.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: Max35Text on page 217

2.1.18.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: Max35Text on page 217

2.1.18.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: <u>Max35Text on page 217</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 182

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 182

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 Binary

2.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

2.2.3 CodeSet

2.2.3.1 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 204

2.2.3.2 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 204

2.2.3.3 **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 183

2.2.3.4 **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 183

2.2.3.5 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 186

2.2.3.6 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

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

Restricts

ChargeBearerTypeCode on page 184

2.2.3.7 ChargeBearerTypeCode

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

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

Is restricted by

2.2.3.8 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

2.2.3.9 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.

CodeName	Name	Definition
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

Is restricted by

ClearingChannel2Code on page 185

2.2.3.10 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.

2.2.3.11 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 184

2.2.3.12 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 187

2.2.3.13 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 186

2.2.3.14 ExternalCashAccountType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalCashAccountTypeCode on page 187

2.2.3.15 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 187

2.2.3.16 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 188

2.2.3.17 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 188

2.2.3.18 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 189

2.2.3.19 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 188

2.2.3.20 ExternalChargeType1Code

Definition: Specifies the nature, or use, of the charges 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

ExternalChargeTypeCode on page 189

2.2.3.21 ExternalChargeTypeCode

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalChargeType1Code on page 189

2.2.3.22 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 190

2.2.3.23 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 190

2.2.3.24 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 191

2.2.3.25 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 190

2.2.3.26 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 191

2.2.3.27 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 191

2.2.3.28 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 192

2.2.3.29 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 192

2.2.3.30 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 193

2.2.3.31 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

ExternalDocumentAmountType1Code on page 192

2.2.3.32 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalDocumentLineTypeCode on page 193

2.2.3.33 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

ExternalDocumentLineType1Code on page 193

2.2.3.34 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

ExternalDocumentTypeCode on page 194

2.2.3.35 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 193

2.2.3.36 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 194

2.2.3.37 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

2.2.3.38 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

2.2.3.39 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

2.2.3.40 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	35

Restricts

ExternalLocalInstrumentCode on page 196

2.2.3.41 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 195

2.2.3.42 ExternalMandateSetupReason1Code

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalMandateSetupReasonCode on page 196

2.2.3.43 ExternalMandateSetupReasonCode

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

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

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalMandateSetupReason1Code on page 196

2.2.3.44 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 197

2.2.3.45 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 197

2.2.3.46 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 198

2.2.3.47 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 197

2.2.3.48 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 198

2.2.3.49 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 198

2.2.3.50 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 199

2.2.3.51 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 199

2.2.3.52 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

2.2.3.53 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

2.2.3.54 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.

CodeName	Name	Definition
FRTN	Fortnightly	Event takes place every two weeks.

Restricts

2.2.3.55 FrequencyCode

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
OVNG	Overnight	Event takes place overnight.
TEND	TenDays	Event takes place every ten business days.
FRTN	Fortnightly	Event takes place every two weeks.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
NEVR	Never	Event does never take place.
RATE	Rate	Event takes place based on a change of a rate.
CRED	OnCreditEvent	Event occurs due to a credit event occurring for an issuer.
UPFR	Upfront	Event that takes place at the initiation of a trade or agreement.
EXPI	OnExpiry	Event occurs on expiry of a financial contract.
HOUL	Hourly	Event takes place every hours.
TRIL	TriAnnual	Event takes place every four months or three times a year.

CodeName	Name	Definition
BIMN	Bimonthly	Event takes place every two months or six times a year.
ODMD	OnDemand	Event takes place on demand.
SHFT	Shift	Event associated with a shift.
TWWK	TwiceAWeek	Two times a week

Is restricted by

Frequency6Code on page 200

2.2.3.56 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 202

2.2.3.57 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.

CodeName	Name	Definition
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 202

2.2.3.58 MandateClassification1Code

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

Restricts

MandateClassificationCode on page 203

2.2.3.59 MandateClassificationCode

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
VARI	Variable	Direct debit amount is variable.
USGB	UsageBased	Direct debit amount is based on usage.

Is restricted by

MandateClassification1Code on page 203

2.2.3.60 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.

CodeName	Name	Definition
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 204

2.2.3.61 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 203

2.2.3.62 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 182, ActiveOrHistoricCurrencyCode on page 182

2.2.3.63 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 205

2.2.3.64 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 204

2.2.3.65 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 206

2.2.3.66 Priority3Code

Definition: Specifies the priority level of an event.

Type: CodeSet

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

Restricts

PriorityCode on page 206

2.2.3.67 PriorityCode

Definition: Specifies the priority level of an event.

Type: CodeSet

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

Is restricted by

Priority2Code on page 205, Priority3Code on page 206

2.2.3.68 RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

Restricts

RegulatoryReportingTypeCode on page 207

2.2.3.69 RegulatoryReportingTypeCode

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

Is restricted by

RegulatoryReportingType1Code on page 206

2.2.3.70 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

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

Restricts

RemittanceLocationMethodCode on page 207

2.2.3.71 RemittanceLocationMethodCode

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

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

Is restricted by

RemittanceLocationMethod2Code on page 207

2.2.3.72 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

SettlementMethodCode on page 208

2.2.3.73 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.
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

2.2.3.74 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.

CodeName	Name	Definition
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

Restricts

TaxRecordPeriodCode on page 210

2.2.3.75 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.

CodeName	Name	Definition
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

Is restricted by

TaxRecordPeriod1Code on page 209

2.2.4　Date

2.2.4.1 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

2.2.5　DateTime

2.2.5.1 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

2.2.6   IdentifierSet

2.2.6.1 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.

2.2.6.2 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.

2.2.6.3 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.

2.2.6.4 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}

2.2.6.5 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}

2.2.7　Indicator

2.2.7.1 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

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

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

2.2.7.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

2.2.8　SchemaType

2.2.8.1 hexBinary

Definition: W3C XML Schema Built-in datatype "hexBinary".(Refer to the W3C recommendation on XML Schema)

Type: SchemaType

2.2.9　Quantity

2.2.9.1 DecimalNumber

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

Type: Quantity

Format

totalDigits	18
fractionDigits	17

2.2.9.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

2.2.10 Rate

2.2.10.1 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

2.2.10.2 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

2.2.11 Text

2.2.11.1 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}

2.2.11.2 Exact4AlphaNumericText

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

Type: Text

Format

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

2.2.11.3 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

2.2.11.4 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

2.2.11.5 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

2.2.11.6 Max15NumericText

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

Type: Text

Format

pattern	[0-9]{1,15}

2.2.11.7 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

2.2.11.8 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

2.2.11.9 Max256Text

Definition: Specifies a character string with a maximum length of 256 characters.

Type: Text

Format

minLength	1
maxLength	256

2.2.11.10 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

2.2.11.11 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

2.2.11.12 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

2.2.11.13 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

2.2.11.14 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

2.2.11.15 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}

2.2.11.16 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}

2.2.12 Time

2.2.12.1 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

2.2.13 Year

2.2.13.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year

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