

Standards

Standards MX

Message Reference Guide

FIToFICustomerDirectDebitV11 (pacs.003.001.11)

This publication includes information exported from the MyStandards web platform.

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

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1 **MX pacs.003.001.11** **FIToFICustomerDirectDebitV11**

1.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system.

It is used to collect funds from a debtor account for a creditor.

Usage

The FIToFICustomerDirectDebit message can contain one or more customer direct debit instructions.

The FIToFICustomerDirectDebit message does not allow for grouping.

The FIToFICustomerDirectDebit message may or may not contain mandate related information, that is extracts from a mandate, such as the MandateIdentification or DateOfSignature. The FIToFICustomerDirectDebit message must not be considered as a mandate.

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

Outline

The FIToFICustomerDirectDebitV11 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. DirectDebitTransactionInformation

Set of elements providing information specific to the individual direct debit(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
		<i>Message root <Document> <FIToFICstmrDrctDbt></i>	[1..1]		✓C12, ✓C16, ✓C20, ✓C26, C30, C33, ✓C34, ✓C36	
		GroupHeader <GrpHdr>	[1..1]		✓C32	16
		MessageIdentification <MsgId>	[1..1]	Text		17
		CreationDateTime <CreDtTm>	[1..1]	DateTime		18
		Authorisation <Authstn>	[0..2]	±		18
		BatchBooking <BtchBookg>	[0..1]	Indicator		18
		NumberOfTransactions <NbOfTx>	[1..1]	Text		18
		ControlSum <CtrlSum>	[0..1]	Quantity		18
		TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	✓C1, ✓C10	19
		InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		19
		SettlementInformation <SttlmInf>	[1..1]		✓C28, ✓C29	19
		SettlementMethod <SttlmMtd>	[1..1]	CodeSet		20
		SettlementAccount <SttlmAcct>	[0..1]	±	✓C15, C14	21
		ClearingSystem <ClrSys>	[0..1]			21
	{Or	Code <Cd>	[1..1]	CodeSet		21
	Or}	Proprietary <Prtry>	[1..1]	Text		22
		PaymentTypeInformation <PmtTpInf>	[0..1]	±		22
		InstructingAgent <InstgAgt>	[0..1]	±		22
		InstructedAgent <InstdAgt>	[0..1]	±		23
		DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		✓C8, ✓C17, ✓C18, ✓C19, ✓C21, ✓C22, ✓C23, ✓C24, ✓C25, C7, C37, C38	24

Index	Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
		PaymentIdentification <PmtId>	[1..1]	±	✓C35	29
		PaymentTypeInfo <PmtTpInf>	[0..1]	±		30
		InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	✓C1, ✓C10	31
		InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		32
		SettlementPriority <SttlmPrty>	[0..1]	CodeSet		32
		SettlementTimeIndication <SttlmTmIndctn>	[0..1]			32
		DebitDateTime <DbtDtTm>	[0..1]	DateTime		32
		CreditDateTime <CdtDtTm>	[0..1]	DateTime		33
		InstructedAmount <InstdAmt>	[0..1]	Amount	✓C2, ✓C11	33
		ExchangeRate <XchgRate>	[0..1]	Rate		33
		ChargeBearer <ChrgBr>	[1..1]	CodeSet		34
		ChargesInformation <ChrgsInf>	[0..*]			34
		Amount <Amt>	[1..1]	Amount	✓C2, ✓C11	34
		Agent <Agt>	[1..1]	±		35
		Type <Tp>	[0..1]			36
	{Or	Code <Cd>	[1..1]	CodeSet		36
	Or}	Proprietary <Prtry>	[1..1]	±		36
		RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		37
		DirectDebitTransaction <DrctDbtTx>	[0..1]			37
		MandateRelatedInformation <MndtRltdInf>	[0..1]		✓C3, ✓C4	39
		MandateIdentification <MndtId>	[0..1]	Text		41
		DateOfSignature <DtOfSgntr>	[0..1]	Date		41
		AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		41
		AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			41
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		42
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		42
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		43
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	✓C15, C14	44
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		45

Index	Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	✓C15, C14	46
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		47
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	✓C15, C14	48
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		49
		OriginalFrequency <OrgnlFrqcy>	[0..1]	±		49
		OriginalReason <OrgnlRsn>	[0..1]			49
	{Or	Code <Cd>	[1..1]	CodeSet		50
	Or}	Proprietary <Prtry>	[1..1]	Text		50
		OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		50
		ElectronicSignature <ElctrncSgntr>	[0..1]	Text		50
		FirstCollectionDate <FrstColltnDt>	[0..1]	Date		50
		FinalCollectionDate <FnlColltnDt>	[0..1]	Date		50
		Frequency <Frqcy>	[0..1]	±		50
		Reason <Rsn>	[0..1]			51
	{Or	Code <Cd>	[1..1]	CodeSet		51
	Or}	Proprietary <Prtry>	[1..1]	Text		51
		TrackingDays <TrckgDays>	[0..1]	Text		51
		CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		51
		PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		52
		PreNotificationDate <PreNtfctnDt>	[0..1]	Date		53
		Creditor <Cdtr>	[1..1]	±		53
		CreditorAccount <CdtrAcct>	[0..1]	±	✓C15, C14	54
		CreditorAgent <CdtrAgt>	[1..1]	±		55
		CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	✓C15, C14	56
		UltimateCreditor <UltmtCdtr>	[0..1]	±		57
		InitiatingParty <InitgPty>	[0..1]	±		58
		InstructingAgent <InstgAgt>	[0..1]	±		59
		InstructedAgent <InstdAgt>	[0..1]	±		60
		IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		61

Index	Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
		IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	✓C15, C14	62
		IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		63
		IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	✓C15, C14	63
		IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		64
		IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	✓C15, C14	65
		Debtor <Dbtr>	[1..1]	±		66
		DebtorAccount <DbtrAcct>	[1..1]	±	✓C15, C14	67
		DebtorAgent <DbtrAgt>	[1..1]	±		68
		DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	✓C15, C14	69
		UltimateDebtor <UltmtDbtr>	[0..1]	±		70
		Purpose <Purp>	[0..1]	±		71
		RegulatoryReporting <RgltryRptg>	[0..10]	±		72
		RelatedRemittanceInformation <RltdRmtInf>	[0..10]			72
		RemittanceIdentification <RmtId>	[0..1]	Text		73
		RemittanceLocationDetails <RmtLctnDtls>	[0..*]			73
		Method <Mtd>	[1..1]	CodeSet		73
		ElectronicAddress <ElctrncAdr>	[0..1]	Text		74
		PostalAddress <PstlAdr>	[0..1]			74
		Name <Nm>	[1..1]	Text		74
		Address <Adr>	[1..1]	±		74
		RemittanceInformation <RmtInf>	[0..1]	±		75
		SupplementaryData <SplmtryData>	[0..*]	±	C31	76
		SupplementaryData <SplmtryData>	[0..*]	±	C31	76

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 AmendmentIndicatorFalseRule ✓

(Rule)

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00013
- *Error Text:* Invalid message content for false amendment indicator and details.

C4 AmendmentIndicatorTrueRule ✓

(Rule)

If AmendmentIndicator is true, then AmendmentInformationDetails must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00012
- *Error Text:* Invalid message content for true amendment indicator and details.

C5 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.

C6 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.

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 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.

C10 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.

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 GroupHeaderInterbankSettlementDateRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00045
- *Error Text:* Invalid message content for interbank settlement date.

This constraint is defined at the MessageDefinition level.

C13 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.

C14 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.

C15 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.

C16 InstructedAgentRule ✓

(Rule)

If GroupHeader/InstructedAgent is present, then DirectDebitTransactionInformation/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.

C17 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.

C18 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.

C19 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.

C20 InstructingAgentRule ✓

(Rule)

If GroupHeader/InstructingAgent is present, then DirectDebitTransactionInformation/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.

C21 IntermediaryAgent1AccountRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00052
- *Error Text:* Invalid message content for intermediary agent 1 account.

C22 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.

C23 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.

C24 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.

C25 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.

C26 PaymentTypeInfoInformationRule ✓

(Rule)

If GroupHeader/PaymentTypeInfoInformation is present, then DirectDebitTransactionInformation/PaymentTypeInfoInformation 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.

C27 RemittanceAmountAndTypeGuideline

(Guideline)

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

C28 SettlementMethodAgentRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00018
- *Error Text:* Invalid message content for settlement method INGA or INDA.

C29 SettlementMethodClearingRule ✓

(Rule)

If SettlementMethod is equal to CLRG, then ClearingSystem must be present and SettlementAccount is not allowed. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00019
- *Error Text:* Invalid message content for settlement method CLRG.

C30 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.

C31 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.

C32 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.

C33 TotalInterbankSettlementAmountAndSumRule

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00043
- *Error Text:* Invalid message content for the total interbank settlement amount and sum of individual interbank settlement amounts.

This constraint is defined at the MessageDefinition level.

C34 TotalInterbankSettlementAmountRule ✓

(Rule)

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/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.

C35 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

C36 TransactionInterbankSettlementDateRule ✓

(Rule)

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

C37 UltimateCreditorGuideline

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C38 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: ✓ C32 TotalInterbankSettlementAmountAndDateRule ✓

GroupHeader <GrpHdr> contains the following **GroupHeader125** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		MessageIdentification <MsgId>	[1..1]	Text		17
		CreationDateTime <CreDtTm>	[1..1]	DateTime		18
		Authorisation <Authstn>	[0..2]	±		18
		BatchBooking <BtchBookg>	[0..1]	Indicator		18
		NumberOfTransactions <NbOfTxs>	[1..1]	Text		18
		ControlSum <CtrlSum>	[0..1]	Quantity		18
		TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	✓C1, ✓C10	19
		InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		19
		SettlementInformation <SttlmInf>	[1..1]		✓C28, ✓C29	19
		SettlementMethod <SttlmMtd>	[1..1]	CodeSet		20
		SettlementAccount <SttlmAcct>	[0..1]	±	✓C15, C14	21
		ClearingSystem <ClrSys>	[0..1]			21
	{Or	Code <Cd>	[1..1]	CodeSet		21
	Or}	Proprietary <Prtry>	[1..1]	Text		22
		PaymentTypeInformation <PmtTplnf>	[0..1]	±		22
		InstructingAgent <InstgAgt>	[0..1]	±		22
		InstructedAgent <InstdAgt>	[0..1]	±		23

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 191](#)

1.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: [ISODatetime on page 185](#)

1.4.1.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.

The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

Authorisation <Authstn> contains one of the following elements (see [Authorisation1Choice on page 94](#) for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		94
	Or}	Proprietary <Prtry>	[1..1]	Text		95

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 188](#)):

- *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 <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: [Max15NumericText on page 190](#)

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 188

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 ✓, ✓ C10 CurrencyAmount ✓

Datatype: ActiveCurrencyAndAmount on page 155

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 185

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: ✓ C28 SettlementMethodAgentRule ✓, ✓ C29 SettlementMethodClearingRule ✓

SettlementInformation <SttlmInf> contains the following **SettlementInstruction14** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		SettlementMethod <SttlmMtd>	[1..1]	CodeSet		20
		SettlementAccount <SttlmAcct>	[0..1]	±	✓C15, C14	21
		ClearingSystem <ClrSys>	[0..1]			21
	{Or	Code <Cd>	[1..1]	CodeSet		21
	Or}	Proprietary <Prtry>	[1..1]	Text		22

Constraints

- **SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ClearingSystem is 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 ClearingSystem must be present and SettlementAccount is not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00019
- *Error Text:* Invalid message content for settlement method CLRG.

1.4.1.9.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: [SettlementMethod2Code](#) on page 182

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.
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: ✓ C15 IdentificationOrProxyPresenceRule ✓, C14 IdentificationAndProxyGuideline

SettlementAccount <SttlmAcct> contains the following elements (see CashAccount40 on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

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		21
	Or}	Proprietary <Prtry>	[1..1]	Text		22

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: [ExternalCashClearingSystem1Code](#) on page 163

1.4.1.9.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: [Max35Text](#) on page 191

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 [PaymentTypeInformation27](#) on page 104 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructionPriority <InstrPrty>	[0..1]	CodeSet		104
		ClearingChannel <ClrChanl>	[0..1]	CodeSet		104
		ServiceLevel <SvcLvl>	[0..*]			105
	{Or	Code <Cd>	[1..1]	CodeSet		105
	Or}	Proprietary <Prtry>	[1..1]	Text		105
		LocalInstrument <LclInstrm>	[0..1]			105
	{Or	Code <Cd>	[1..1]	CodeSet		105
	Or}	Proprietary <Prtry>	[1..1]	Text		106
		SequenceType <SeqTp>	[0..1]	CodeSet		106
		CategoryPurpose <CtgyPurp>	[0..1]			106
	{Or	Code <Cd>	[1..1]	CodeSet		106
	Or}	Proprietary <Prtry>	[1..1]	Text		106

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 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

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 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual direct debit(s).

Impacted by: ✓C8 ChargesInformationAndInstructedAmountRule ✓, ✓C17 InstructedAmountAndExchangeRate1Rule ✓, ✓C18 InstructedAmountAndExchangeRate2Rule ✓, ✓C19 InstructedAmountAndExchangeRate3Rule ✓, ✓C21 IntermediaryAgent1AccountRule ✓, ✓C22 IntermediaryAgent2AccountRule ✓, ✓C23 IntermediaryAgent2Rule ✓, ✓C24 IntermediaryAgent3AccountRule ✓, ✓C25 IntermediaryAgent3Rule ✓, C7 ChargesAmountGuideline, C37 UltimateCreditorGuideline, C38 UltimateDebtorGuideline

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following
DirectDebitTransactionInformation31 elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		PaymentIdentification <PmtId>	[1..1]	±	✓C35	29
		PaymentTypeInformation <PmtTpInf>	[0..1]	±		30
		InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	✓C1, ✓C10	31
		InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		32
		SettlementPriority <SttlmPrty>	[0..1]	CodeSet		32
		SettlementTimeIndication <SttlmTmIndctn>	[0..1]			32
		DebitDateTime <DbtDtTm>	[0..1]	DateTime		32
		CreditDateTime <CdtDtTm>	[0..1]	DateTime		33
		InstructedAmount <InstdAmt>	[0..1]	Amount	✓C2, ✓C11	33
		ExchangeRate <XchgRate>	[0..1]	Rate		33
		ChargeBearer <ChrgBr>	[1..1]	CodeSet		34
		ChargesInformation <ChrgsInf>	[0..*]			34
		Amount <Amt>	[1..1]	Amount	✓C2, ✓C11	34
		Agent <Agt>	[1..1]	±		35
		Type <Tp>	[0..1]			36
	{Or	Code <Cd>	[1..1]	CodeSet		36
	Or}	Proprietary <Prtry>	[1..1]	±		36
		RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		37
		DirectDebitTransaction <DrctDbtTx>	[0..1]			37
		MandateRelatedInformation <MndtRltdInf>	[0..1]		✓C3, ✓C4	39
		MandateIdentification <MndtId>	[0..1]	Text		41
		DateOfSignature <DtOfSgntr>	[0..1]	Date		41
		AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		41
		AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			41
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		42
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		42
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		43

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	✓C15, C14	44
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		45
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	✓C15, C14	46
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		47
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	✓C15, C14	48
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		49
		OriginalFrequency <OrgnlFrqcy>	[0..1]	±		49
		OriginalReason <OrgnlRsn>	[0..1]			49
	{Or	Code <Cd>	[1..1]	CodeSet		50
	Or}	Proprietary <Prtry>	[1..1]	Text		50
		OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		50
		ElectronicSignature <ElctrncSgntr>	[0..1]	Text		50
		FirstCollectionDate <FrstColltnDt>	[0..1]	Date		50
		FinalCollectionDate <FnlColltnDt>	[0..1]	Date		50
		Frequency <Frqcy>	[0..1]	±		50
		Reason <Rsn>	[0..1]			51
	{Or	Code <Cd>	[1..1]	CodeSet		51
	Or}	Proprietary <Prtry>	[1..1]	Text		51
		TrackingDays <TrckgDays>	[0..1]	Text		51
		CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		51
		PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		52
		PreNotificationDate <PreNtfctnDt>	[0..1]	Date		53
		Creditor <Cdtr>	[1..1]	±		53
		CreditorAccount <CdtrAcct>	[0..1]	±	✓C15, C14	54
		CreditorAgent <CdtrAgt>	[1..1]	±		55
		CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	✓C15, C14	56
		UltimateCreditor <UltmtCdtr>	[0..1]	±		57
		InitiatingParty <InitgPty>	[0..1]	±		58
		InstructingAgent <InstgAgt>	[0..1]	±		59

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructedAgent <InstdAgt>	[0..1]	±		60
		IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		61
		IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	✓C15, C14	62
		IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		63
		IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	✓C15, C14	63
		IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		64
		IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	✓C15, C14	65
		Debtor <Dbtr>	[1..1]	±		66
		DebtorAccount <DbtrAcct>	[1..1]	±	✓C15, C14	67
		DebtorAgent <DbtrAgt>	[1..1]	±		68
		DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	✓C15, C14	69
		UltimateDebtor <UltmtDbtr>	[0..1]	±		70
		Purpose <Purp>	[0..1]	±		71
		RegulatoryReporting <RgltryRptg>	[0..10]	±		72
		RelatedRemittanceInformation <RltdRmtInf>	[0..10]			72
		RemittanceIdentification <Rmtld>	[0..1]	Text		73
		RemittanceLocationDetails <RmtLctnDtls>	[0..*]			73
		Method <Mtd>	[1..1]	CodeSet		73
		ElectronicAddress <ElctrncAdr>	[0..1]	Text		74
		PostalAddress <PstlAdr>	[0..1]			74
		Name <Nm>	[1..1]	Text		74
		Address <Adr>	[1..1]	±		74
		RemittanceInformation <RmtInf>	[0..1]	±		75
		SupplementaryData <SplmtryData>	[0..*]	±	C31	76

Constraints

- **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.

- **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.

- **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.

- **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: ✓ C35 TransactionIdentificationPresenceRule ✓

PaymentIdentification <PmtId> contains the following elements (see [PaymentIdentification13](#) on page 92 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructionIdentification <InstrId>	[0..1]	Text		92
		EndToEndIdentification <EndToEndId>	[1..1]	Text		92
		TransactionIdentification <TxId>	[0..1]	Text		93
		UETR <UETR>	[0..1]	IdentifierSet		93
		ClearingSystemReference <ClrSysRef>	[0..1]	Text		93

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 [PaymentTypeInformation27](#) on page 104 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructionPriority <InstrPrty>	[0..1]	CodeSet		104
		ClearingChannel <ClrChanI>	[0..1]	CodeSet		104
		ServiceLevel <SvcLvl>	[0..*]			105
	{Or	Code <Cd>	[1..1]	CodeSet		105
	Or}	Proprietary <Prtry>	[1..1]	Text		105
		LocalInstrument <LclInstrm>	[0..1]			105
	{Or	Code <Cd>	[1..1]	CodeSet		105
	Or}	Proprietary <Prtry>	[1..1]	Text		106
		SequenceType <SeqTp>	[0..1]	CodeSet		106
		CategoryPurpose <CtgyPurp>	[0..1]			106
	{Or	Code <Cd>	[1..1]	CodeSet		106
	Or}	Proprietary <Prtry>	[1..1]	Text		106

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 ✓, ✓C10 CurrencyAmount ✓

Datatype: [ActiveCurrencyAndAmount](#) on page 155

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 185**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 179

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		32
		CreditDateTime <CdtDtTm>	[0..1]	DateTime		33

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 185

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 185

1.4.2.7 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 ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 156

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.

1.4.2.8 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 189

1.4.2.9 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 160

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.

1.4.2.10 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, ✓C11	34
		Agent <Agt>	[1..1]	±		35
		Type <Tp>	[0..1]			36
	{Or	Code <Cd>	[1..1]	CodeSet		36
	Or}	Proprietary <Prtry>	[1..1]	±		36

1.4.2.10.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: [ActiveOrHistoricCurrencyAndAmount](#) on page 156

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.

1.4.2.10.2 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 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2.10.3 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		36
	Or}	Proprietary <Prtry>	[1..1]	±		36

1.4.2.10.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: [ExternalChargeType1Code](#) on page 165

1.4.2.10.3.2 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 93 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification </d>	[1..1]	Text		93
		Issuer </ssr>	[0..1]	Text		93

1.4.2.11 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: [ISODate](#) on page 185

1.4.2.12 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following **DirectDebitTransaction12** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		MandateRelatedInformation <MndtRltdInf>	[0..1]		✓C3, ✓C4	39
		MandateIdentification <MndtId>	[0..1]	Text		41
		DateOfSignature <DtOfSgntr>	[0..1]	Date		41
		AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		41
		AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			41
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		42
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		42
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		43
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	✓C15, C14	44
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		45
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	✓C15, C14	46
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		47
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	✓C15, C14	48
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		49
		OriginalFrequency <OrgnlFrqcy>	[0..1]	±		49
		OriginalReason <OrgnlRsn>	[0..1]			49
	{Or	Code <Cd>	[1..1]	CodeSet		50
	Or}	Proprietary <Prtry>	[1..1]	Text		50
		OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		50
		ElectronicSignature <ElctrncSgntr>	[0..1]	Text		50
		FirstCollectionDate <FrstColltnDt>	[0..1]	Date		50
		FinalCollectionDate <FnlColltnDt>	[0..1]	Date		50
		Frequency <Frqcy>	[0..1]	±		50
		Reason <Rsn>	[0..1]			51
	{Or	Code <Cd>	[1..1]	CodeSet		51
	Or}	Proprietary <Prtry>	[1..1]	Text		51
		TrackingDays <TrckgDays>	[0..1]	Text		51
		CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		51
		PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		52

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		PreNotificationDate <PreNtfctnDt>	[0..1]	Date		53

1.4.2.12.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

Impacted by: ✓ C3 AmendmentIndicatorFalseRule ✓, ✓ C4 AmendmentIndicatorTrueRule ✓

MandateRelatedInformation <MndtRltdInf> contains the following **MandateRelatedInformation16** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		MandateIdentification <MndtId>	[0..1]	Text		41
		DateOfSignature <DtOfSgntr>	[0..1]	Date		41
		AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		41
		AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			41
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		42
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		42
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		43
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	✓C15, C14	44
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		45
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	✓C15, C14	46
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		47
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	✓C15, C14	48
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		49
		OriginalFrequency <OrgnlFrqcy>	[0..1]	±		49
		OriginalReason <OrgnlRsn>	[0..1]			49
	{Or	Code <Cd>	[1..1]	CodeSet		50
	Or}	Proprietary <Prtry>	[1..1]	Text		50
		OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		50
		ElectronicSignature <ElctrncSgntr>	[0..1]	Text		50
		FirstCollectionDate <FrstColltnDt>	[0..1]	Date		50
		FinalCollectionDate <FnlColltnDt>	[0..1]	Date		50
		Frequency <Frqcy>	[0..1]	±		50
		Reason <Rsn>	[0..1]			51
	{Or	Code <Cd>	[1..1]	CodeSet		51
	Or}	Proprietary <Prtry>	[1..1]	Text		51
		TrackingDays <TrckgDays>	[0..1]	Text		51

Constraints

- **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00013
- *Error Text:* Invalid message content for false amendment indicator and details.

- **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00012
- *Error Text:* Invalid message content for true amendment indicator and details.

1.4.2.12.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: Max35Text on page 191

1.4.2.12.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: ISODate on page 185

1.4.2.12.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: One of the following values must be used (see TrueFalseIndicator on page 188):

- *Meaning When True:* True
- *Meaning When False:* False

1.4.2.12.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		42
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		42
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		43
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	✓C15, C14	44
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		45
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	✓C15, C14	46
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		47
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	✓C15, C14	48
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		49
		OriginalFrequency <OrgnlFrqcy>	[0..1]	±		49
		OriginalReason <OrgnlRsn>	[0..1]			49
	{Or	Code <Cd>	[1..1]	CodeSet		50
	Or}	Proprietary <Prtry>	[1..1]	Text		50
		OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		50

1.4.2.12.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: Max35Text on page 191

1.4.2.12.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId> contains the following elements (see [PartyIdentification272](#) on page 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

1.4.2.12.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification8](#) on page 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2.12.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: ✓ [C15 IdentificationOrProxyPresenceRule](#) ✓, [C14 IdentificationAndProxyGuideline](#)

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see [CashAccount40](#) on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00498
- *Error Text:* Missing account identification or account proxy.

1.4.2.12.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see [PartyIdentification272](#) on page 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

1.4.2.12.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: ✓ [C15 IdentificationOrProxyPresenceRule](#) ✓, [C14 IdentificationAndProxyGuideline](#)

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see [CashAccount40](#) on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00498
- *Error Text:* Missing account identification or account proxy.

1.4.2.12.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification8](#) on page 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2.12.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: ✓ [C15 IdentificationOrProxyPresenceRule](#) ✓, [C14 IdentificationAndProxyGuideline](#)

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see [CashAccount40](#) on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00498
- *Error Text:* Missing account identification or account proxy.

1.4.2.12.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: ISODate on page 185

1.4.2.12.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see Frequency36Choice on page 88 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Type <Tp>	[1..1]	CodeSet		89
	Or	Period <Prd>	[1..1]			89
		Type <Tp>	[1..1]	CodeSet		90
		CountPerPeriod <CntPerPrd>	[1..1]	Quantity		90
	Or}	PointInTime <PtInTm>	[1..1]			90
		Type <Tp>	[1..1]	CodeSet		90
		PointInTime <PtInTm>	[1..1]	Text		91

1.4.2.12.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		50
	Or}	Proprietary <Prtry>	[1..1]	Text		50

1.4.2.12.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: [ExternalMandateSetupReason1Code on page 171](#)

1.4.2.12.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: [Max70Text on page 192](#)

1.4.2.12.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: [Exact2NumericText on page 189](#)

1.4.2.12.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: [Max1025Text on page 189](#)

1.4.2.12.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Datatype: [ISODate on page 185](#)

1.4.2.12.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Datatype: [ISODate on page 185](#)

1.4.2.12.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see [Frequency36Choice](#) on page 88 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Type <Tp>	[1..1]	CodeSet		89
	Or	Period <Prd>	[1..1]			89
		Type <Tp>	[1..1]	CodeSet		90
		CountPerPeriod <CntPerPrd>	[1..1]	Quantity		90
	Or}	PointInTime <PtInTm>	[1..1]			90
		Type <Tp>	[1..1]	CodeSet		90
		PointInTime <PtInTm>	[1..1]	Text		91

1.4.2.12.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to 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		51
	Or}	Proprietary <Prtry>	[1..1]	Text		51

1.4.2.12.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: [ExternalMandateSetupReason1Code](#) on page 171

1.4.2.12.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: [Max70Text](#) on page 192

1.4.2.12.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: [Exact2NumericText](#) on page 189

1.4.2.12.2 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmId> contains the following elements (see PartyIdentification272 on page 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

1.4.2.12.3 PreNotificationIdentification <PreNtfctnId>

Presence: [0..1]

Definition: Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction.

Usage: The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information.

Datatype: Max35Text on page 191

1.4.2.12.4 PreNotificationDate <PreNtfctnDt>

Presence: [0..1]

Definition: Date on which the creditor notifies the debtor about the amount and date on which the direct debit instruction will be presented to the debtor's agent.

Datatype: ISODate on page 185

1.4.2.13 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 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

1.4.2.14 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: ✓ [C15 IdentificationOrProxyPresenceRule](#) ✓, [C14 IdentificationAndProxyGuideline](#)

CreditorAccount <CdtrAcct> contains the following elements (see [CashAccount40](#) on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00498
- *Error Text:* Missing account identification or account proxy.

1.4.2.15 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification8](#) on page 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2.16 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: ✓ [C15 IdentificationOrProxyPresenceRule](#) ✓, [C14 IdentificationAndProxyGuideline](#)

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see [CashAccount40](#) on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00498
- *Error Text:* Missing account identification or account proxy.

1.4.2.17 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see [PartyIdentification272](#) on page 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

1.4.2.18 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the creditor or a party that initiates the direct debit on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see [PartyIdentification272](#) on page 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

1.4.2.19 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 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2.20 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 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2.21 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 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2.22 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: ✓ C15 IdentificationOrProxyPresenceRule ✓, C14 IdentificationAndProxyGuideline

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see [CashAccount40](#) on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

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.

1.4.2.23 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 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2.24 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: ✓C15 IdentificationOrProxyPresenceRule ✓, C14 IdentificationAndProxyGuideline

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see [CashAccount40](#) on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

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.

1.4.2.25 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor agent and creditor agent.

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see [BranchAndFinancialInstitutionIdentification8](#) on page 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2.26 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: ✓ C15 IdentificationOrProxyPresenceRule ✓, C14 IdentificationAndProxyGuideline

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see [CashAccount40](#) on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00498
- *Error Text:* Missing account identification or account proxy.

1.4.2.27 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see [PartyIdentification272](#) on page 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

1.4.2.28 DebtorAccount <DbtrAcct>

Presence: [1..1]

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

Impacted by: ✓ C15 IdentificationOrProxyPresenceRule ✓, C14 IdentificationAndProxyGuideline

DebtorAccount <DbtrAcct> contains the following elements (see [CashAccount40](#) on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification </d>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00498
- *Error Text:* Missing account identification or account proxy.

1.4.2.29 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification8](#) on page 84 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

1.4.2.30 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: ✓ C15 IdentificationOrProxyPresenceRule ✓, C14 IdentificationAndProxyGuideline

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see [CashAccount40](#) on page 77 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00498
- *Error Text:* Missing account identification or account proxy.

1.4.2.31 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 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

1.4.2.32 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 94 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		94
	Or}	Proprietary <Prtry>	[1..1]	Text		94

1.4.2.33 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see [RegulatoryReporting3](#) on page 114 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		114
		Authority <Authrty>	[0..1]			114
		Name <Nm>	[0..1]	Text		115
		Country <Ctry>	[0..1]	CodeSet		115
		Details <Dtls>	[0..*]			115
		Type <Tp>	[0..1]	Text		115
		Date <Dt>	[0..1]	Date		115
		Country <Ctry>	[0..1]	CodeSet		116
		Code <Cd>	[0..1]	Text		116
		Amount <Amt>	[0..1]	Amount		116
		Information <Inf>	[0..*]	Text		116

1.4.2.34 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		73
		RemittanceLocationDetails <RmtLctnDtls>	[0..*]			73
		Method <Mtd>	[1..1]	CodeSet		73
		ElectronicAddress <ElctrncAdr>	[0..1]	Text		74
		PostalAddress <PstlAdr>	[0..1]			74
		Name <Nm>	[1..1]	Text		74
		Address <Adr>	[1..1]	±		74

1.4.2.34.1 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 191

1.4.2.34.2 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		73
		ElectronicAddress <ElctrncAdr>	[0..1]	Text		74
		PostalAddress <PstlAdr>	[0..1]			74
		Name <Nm>	[1..1]	Text		74
		Address <Adr>	[1..1]	±		74

1.4.2.34.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: RemittanceLocationMethod2Code on page 180

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).

1.4.2.34.2.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

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

Datatype: [Max2048Text](#) on page 191

1.4.2.34.2.3 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		74
		Address <Adr>	[1..1]	±		74

1.4.2.34.2.3.1 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 190

1.4.2.34.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see [PostalAddress27](#) on page 110 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]			110
	{Or	Code <Cd>	[1..1]	CodeSet		111
	Or}	Proprietary <Prtry>	[1..1]	±		111
		CareOf <CareOf>	[0..1]	Text		111
		Department <Dept>	[0..1]	Text		111
		SubDepartment <SubDept>	[0..1]	Text		112
		StreetName <StrtNm>	[0..1]	Text		112
		BuildingNumber <BldgNb>	[0..1]	Text		112
		BuildingName <BldgNm>	[0..1]	Text		112
		Floor <Flr>	[0..1]	Text		112
		UnitNumber <UnitNb>	[0..1]	Text		112
		PostBox <PstBx>	[0..1]	Text		112
		Room <Room>	[0..1]	Text		112
		PostCode <PstCd>	[0..1]	Text		113
		TownName <TwnNm>	[0..1]	Text		113
		TownLocationName <TwnLctnNm>	[0..1]	Text		113
		DistrictName <DstrctNm>	[0..1]	Text		113
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		113
		Country <Ctry>	[0..1]	CodeSet		113
		AddressLine <AdrLine>	[0..7]	Text		113

1.4.2.35 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see [RemittanceInformation22](#) on page 116 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Unstructured <Ustrd>	[0..*]	Text		116
		Structured <Strd>	[0..*]	±		116

1.4.2.36 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C31 SupplementaryDataRule](#)

SupplementaryData <SplmtryData> contains the following elements (see [SupplementaryData1](#) on page 95 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		PlaceAndName <PlcAndNm>	[0..1]	Text		95
		Envelope <Envlp>	[1..1]	(External Schema)		95

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: [C31 SupplementaryDataRule](#)

SupplementaryData <SplmtryData> contains the following elements (see [SupplementaryData1](#) on page 95 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		PlaceAndName <PlcAndNm>	[0..1]	Text		95
		Envelope <Envlp>	[1..1]	(External Schema)		95

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]	±		77
		Type <Tp>	[0..1]	±		78
		Currency <Ccy>	[0..1]	CodeSet		78
		Name <Nm>	[0..1]	Text		78
		Proxy <Prxy>	[0..1]	±		78

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 81 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	IBAN <IBAN>	[1..1]	IdentifierSet		81
	Or}	Other <Othr>	[1..1]	±		81

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 79 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		80
	Or}	Proprietary <Prtry>	[1..1]	Text		80

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 157

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 192

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 79 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Type <Tp>	[0..1]			79
	{Or	Code <Cd>	[1..1]	CodeSet		79
	Or}	Proprietary <Prtry>	[1..1]	Text		79
		Identification <Id>	[1..1]	Text		79

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]			79
	{Or	Code <Cd>	[1..1]	CodeSet		79
	Or}	Proprietary <Prtry>	[1..1]	Text		79
		Identification <Id>	[1..1]	Text		79

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		79
	Or}	Proprietary <Prtry>	[1..1]	Text		79

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 173](#)

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 191](#)

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 191](#)

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		80
	Or}	Proprietary <Prtry>	[1..1]	Text		80

2.1.1.3.1 Code <Cd>*Presence:* [1..1]*Definition:* Account type, in a coded form.*Datatype:* ExternalCashAccountType1Code on page 163**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 191**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		80
		SchemeName <SchmeNm>	[0..1]			80
	{Or	Code <Cd>	[1..1]	CodeSet		80
	Or}	Proprietary <Prtry>	[1..1]	Text		81
		Issuer </ssr>	[0..1]	Text		81

2.1.1.4.1 Identification <Id>*Presence:* [1..1]*Definition:* Identification assigned by an institution.*Datatype:* Max34Text on page 191**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		80
	Or}	Proprietary <Prtry>	[1..1]	Text		81

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 162

2.1.1.4.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: [Max35Text](#) on page 191

2.1.1.4.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: [Max35Text](#) on page 191

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		81
	Or}	Other <Othr>	[1..1]	±		81

2.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Datatype: [IBAN2007Identifier](#) on page 187

2.1.2.1.2 Other <Othr>

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Other <Othr> contains the following elements (see [GenericAccountIdentification1](#) on page 80 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	Text		80
		SchemeName <SchmeNm>	[0..1]			80
	{Or	Code <Cd>	[1..1]	CodeSet		80
	Or}	Proprietary <Prtry>	[1..1]	Text		81
		Issuer <Issr>	[0..1]	Text		81

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		82
		ToDate <ToDt>	[1..1]	Date		82

2.1.3.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: [ISODate on page 185](#)

2.1.3.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: [ISODate on page 185](#)

2.1.4 Financial Institution Identification

2.1.4.1 ClearingSystemMemberIdentification2

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		ClearingSystemIdentification <ClrSysId>	[0..1]	±		82
		MemberIdentification <Mmbld>	[1..1]	Text		83

2.1.4.1.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

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

ClearingSystemIdentification <ClrSysId> contains one of the following elements (see [ClearingSystemIdentification2Choice on page 152](#) for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		153
	Or}	Proprietary <Prtry>	[1..1]	Text		153

2.1.4.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: [Max35Text](#) on page 191

2.1.4.2 GenericFinancialIdentification1

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	Text		83
		SchemeName <SchmeNm>	[0..1]			83
	{Or	Code <Cd>	[1..1]	CodeSet		83
	Or}	Proprietary <Prtry>	[1..1]	Text		83
		Issuer <Issr>	[0..1]	Text		84

2.1.4.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: [Max35Text](#) on page 191

2.1.4.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **FinancialIdentificationSchemeName1Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		83
	Or}	Proprietary <Prtry>	[1..1]	Text		83

2.1.4.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: [ExternalFinancialInstitutionIdentification1Code](#) on page 169

2.1.4.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: [Max35Text](#) on page 191

2.1.4.2.3 Issuer <Issr>*Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* Max35Text on page 191**2.1.4.3 BranchAndFinancialInstitutionIdentification8***Definition:* Unique and unambiguous identification of a financial institution or a branch of a financial institution.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			84
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86
		BranchIdentification <BrnchId>	[0..1]			87
		Identification <Id>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

2.1.4.3.1 FinancialInstitutionIdentification <FinInstnId>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

FinancialInstitutionIdentification <FinInstnId> contains the following **FinancialInstitutionIdentification23** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		BICFI <BICFI>	[0..1]	IdentifierSet		85
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		85
		LEI <LEI>	[0..1]	IdentifierSet		85
		Name <Nm>	[0..1]	Text		85
		PostalAddress <PstlAdr>	[0..1]	±		85
		Other <Othr>	[0..1]	±		86

2.1.4.3.1.1 BICFI <BICFI>

Presence: [0..1]

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Datatype: [BICFIDec2014Identifier](#) on page 186

2.1.4.3.1.2 ClearingSystemMemberIdentification <ClrSysMmbld>

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

ClearingSystemMemberIdentification <ClrSysMmbld> contains the following elements (see [ClearingSystemMemberIdentification2](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		ClearingSystemIdentification <ClrSysId>	[0..1]	±		82
		MemberIdentification <Mmbld>	[1..1]	Text		83

2.1.4.3.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: [LEIIdentifier](#) on page 187

2.1.4.3.1.4 Name <Nm>

Presence: [0..1]

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

Datatype: [Max140Text](#) on page 190

2.1.4.3.1.5 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstIAdr> contains the following elements (see [PostalAddress27](#) on page 110 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]			110
	{Or	Code <Cd>	[1..1]	CodeSet		111
	Or}	Proprietary <Prtry>	[1..1]	±		111
		CareOf <CareOf>	[0..1]	Text		111
		Department <Dept>	[0..1]	Text		111
		SubDepartment <SubDept>	[0..1]	Text		112
		StreetName <StrtNm>	[0..1]	Text		112
		BuildingNumber <BldgNb>	[0..1]	Text		112
		BuildingName <BldgNm>	[0..1]	Text		112
		Floor <Flr>	[0..1]	Text		112
		UnitNumber <UnitNb>	[0..1]	Text		112
		PostBox <PstBx>	[0..1]	Text		112
		Room <Room>	[0..1]	Text		112
		PostCode <PstCd>	[0..1]	Text		113
		TownName <TwnNm>	[0..1]	Text		113
		TownLocationName <TwnLctnNm>	[0..1]	Text		113
		DistrictName <DstrctNm>	[0..1]	Text		113
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		113
		Country <Ctry>	[0..1]	CodeSet		113
		AddressLine <AdrLine>	[0..7]	Text		113

2.1.4.3.1.6 Other <Othr>

Presence: [0..1]

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

Other <Othr> contains the following elements (see [GenericFinancialIdentification1](#) on page 83 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification </d>	[1..1]	Text		83
		SchemeName <SchmeNm>	[0..1]			83
	{Or	Code <Cd>	[1..1]	CodeSet		83
	Or}	Proprietary <Prtry>	[1..1]	Text		83
		Issuer </ssr>	[0..1]	Text		84

2.1.4.3.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

BranchIdentification <BrnchId> contains the following **BranchData5** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification </d>	[0..1]	Text		87
		LEI <LEI>	[0..1]	IdentifierSet		87
		Name <Nm>	[0..1]	Text		87
		PostalAddress <PstlAdr>	[0..1]	±		87

2.1.4.3.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: [Max35Text](#) on page 191

2.1.4.3.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: [LEIIdentifier](#) on page 187

2.1.4.3.2.3 Name <Nm>

Presence: [0..1]

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

Datatype: [Max140Text](#) on page 190

2.1.4.3.2.4 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstAdr> contains the following elements (see [PostalAddress27](#) on page 110 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]			110
	{Or	Code <Cd>	[1..1]	CodeSet		111
	Or}	Proprietary <Prtry>	[1..1]	±		111
		CareOf <CareOf>	[0..1]	Text		111
		Department <Dept>	[0..1]	Text		111
		SubDepartment <SubDept>	[0..1]	Text		112
		StreetName <StrtNm>	[0..1]	Text		112
		BuildingNumber <BldgNb>	[0..1]	Text		112
		BuildingName <BldgNm>	[0..1]	Text		112
		Floor <Flr>	[0..1]	Text		112
		UnitNumber <UnitNb>	[0..1]	Text		112
		PostBox <PstBx>	[0..1]	Text		112
		Room <Room>	[0..1]	Text		112
		PostCode <PstCd>	[0..1]	Text		113
		TownName <TwnNm>	[0..1]	Text		113
		TownLocationName <TwnLctnNm>	[0..1]	Text		113
		DistrictName <DstrctNm>	[0..1]	Text		113
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		113
		Country <Ctry>	[0..1]	CodeSet		113
		AddressLine <AdrLine>	[0..7]	Text		113

2.1.5 Frequency

2.1.5.1 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		89
	Or	Period <Prd>	[1..1]			89
		Type <Tp>	[1..1]	CodeSet		90
		CountPerPeriod <CntPerPrd>	[1..1]	Quantity		90
	Or}	PointInTime <PtInTm>	[1..1]			90
		Type <Tp>	[1..1]	CodeSet		90
		PointInTime <PtInTm>	[1..1]	Text		91

2.1.5.1.1 Type <Tp>

Presence: [1..1]

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

Datatype: [Frequency6Code](#) on page 175

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.

2.1.5.1.2 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		90
		CountPerPeriod <CntPerPrd>	[1..1]	Quantity		90

2.1.5.1.2.1 Type <Tp>*Presence:* [1..1]*Definition:* Period for which the number of instructions are to be created and processed.*Datatype:* [Frequency6Code on page 175](#)

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.

2.1.5.1.2.2 CountPerPeriod <CntPerPrd>*Presence:* [1..1]*Definition:* Number of instructions to be created and processed during the specified period.*Datatype:* [DecimalNumber on page 188](#)**2.1.5.1.3 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		90
		PointInTime <PtInTm>	[1..1]	Text		91

2.1.5.1.3.1 Type <Tp>*Presence:* [1..1]*Definition:* Period for which the number of instructions are to be created and processed.*Datatype:* [Frequency6Code on page 175](#)

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.

2.1.5.1.3.2 PointInTime <PtInTm>

Presence: [1..1]

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

Datatype: [Exact2NumericText on page 189](#)

2.1.6 Identification Information

2.1.6.1 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		91
		Issuer <Issr>	[1..1]	Text		91
		SchemeName <SchmeNm>	[0..1]	Text		92

2.1.6.1.1 Identification <Id>

Presence: [1..1]

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

Datatype: [Exact4AlphaNumericText on page 189](#)

2.1.6.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: [Max35Text on page 191](#)

2.1.6.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: Max35Text on page 191

2.1.6.2 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		92
		EndToEndIdentification <EndToEndId>	[1..1]	Text		92
		TransactionIdentification <TxId>	[0..1]	Text		93
		UETR <UETR>	[0..1]	IdentifierSet		93
		ClearingSystemReference <ClrSysRef>	[0..1]	Text		93

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

2.1.6.2.1 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 191

2.1.6.2.2 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 191](#)

2.1.6.2.3 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 191](#)

2.1.6.2.4 UETR <UETR>

Presence: [0..1]

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

Datatype: [UUIDv4Identifier on page 187](#)

2.1.6.2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: [Max35Text on page 191](#)

2.1.6.3 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		93
		Issuer <Issr>	[0..1]	Text		93

2.1.6.3.1 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 191](#)

2.1.6.3.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: [Max35Text on page 191](#)

2.1.7 Miscellaneous

2.1.7.1 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		94
	Or}	Proprietary <Prtry>	[1..1]	Text		94

2.1.7.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: [ExternalPurpose1Code on page 174](#)

2.1.7.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: [Max35Text on page 191](#)

2.1.7.2 Authorisation1Choice

Definition: Provides the details on the user identification or any user key that allows to check if the initiating party is allowed to issue the transaction.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		94
	Or}	Proprietary <Prtry>	[1..1]	Text		95

2.1.7.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: [Authorisation1Code on page 159](#)

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.

CodeName	Name	Definition
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

2.1.7.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max128Text on page 190

2.1.7.3 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		95
		Envelope <Envlp>	[1..1]	(External Schema)		95

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.

2.1.7.3.1 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 191

2.1.7.3.2 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.

2.1.8 Party Identification

2.1.8.1 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		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

2.1.8.1.1 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 190

2.1.8.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see [PostalAddress27](#) on page 110 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]			110
	{Or	Code <Cd>	[1..1]	CodeSet		111
	Or}	Proprietary <Prtry>	[1..1]	±		111
		CareOf <CareOf>	[0..1]	Text		111
		Department <Dept>	[0..1]	Text		111
		SubDepartment <SubDept>	[0..1]	Text		112
		StreetName <StrtNm>	[0..1]	Text		112
		BuildingNumber <BldgNb>	[0..1]	Text		112
		BuildingName <BldgNm>	[0..1]	Text		112
		Floor <Flr>	[0..1]	Text		112
		UnitNumber <UnitNb>	[0..1]	Text		112
		PostBox <PstBx>	[0..1]	Text		112
		Room <Room>	[0..1]	Text		112
		PostCode <PstCd>	[0..1]	Text		113
		TownName <TwnNm>	[0..1]	Text		113
		TownLocationName <TwnLctnNm>	[0..1]	Text		113
		DistrictName <DstrctNm>	[0..1]	Text		113
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		113
		Country <Ctry>	[0..1]	CodeSet		113
		AddressLine <AdrLine>	[0..7]	Text		113

2.1.8.1.3 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]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103

2.1.8.1.3.1 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		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100

2.1.8.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Datatype: AnyBICDec2014Identifier on page 186

2.1.8.1.3.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: LEIIdentifier on page 187

2.1.8.1.3.1.3 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		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100

2.1.8.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: Max256Text on page 191

2.1.8.1.3.1.3.2 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		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100

2.1.8.1.3.1.3.2.1 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 172](#)

2.1.8.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: [Max35Text on page 191](#)

2.1.8.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: [Max35Text on page 191](#)

2.1.8.1.3.2 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]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103

2.1.8.1.3.2.1 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		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102

2.1.8.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: ISODate on page 185

2.1.8.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: Max35Text on page 191

2.1.8.1.3.2.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: [Max35Text on page 191](#)

2.1.8.1.3.2.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Datatype: [CountryCode on page 161](#)

2.1.8.1.3.2.2 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		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103

2.1.8.1.3.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: [Max256Text on page 191](#)

2.1.8.1.3.2.2.2 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		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103

2.1.8.1.3.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: [ExternalPersonIdentification1Code on page 172](#)

2.1.8.1.3.2.2.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* [Max35Text on page 191](#)**2.1.8.1.3.2.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* [Max35Text on page 191](#)**2.1.8.1.4 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 161](#)**2.1.8.1.5 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 107](#) for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		NamePrefix <NmPrfx>	[0..1]	CodeSet		107
		Name <Nm>	[0..1]	Text		108
		PhoneNumber <PhneNb>	[0..1]	Text		108
		MobileNumber <MobNb>	[0..1]	Text		108
		FaxNumber <FaxNb>	[0..1]	Text		108
		URLAddress <URLAdr>	[0..1]	Text		108
		EmailAddress <EmailAdr>	[0..1]	Text		108
		EmailPurpose <EmailPurp>	[0..1]	Text		108
		JobTitle <JobTitl>	[0..1]	Text		108
		Responsibility <Rspnsblty>	[0..1]	Text		109
		Department <Dept>	[0..1]	Text		109
		Other <Othr>	[0..*]			109
		ChannelType <ChanlTp>	[1..1]	Text		109
		Identification <Id>	[0..1]	Text		109
		PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		109

2.1.9 Payment Type

2.1.9.1 PaymentTypeInformation27

Definition: Provides further details of the type of payment.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructionPriority <InstrPrty>	[0..1]	CodeSet		104
		ClearingChannel <ClrChanl>	[0..1]	CodeSet		104
		ServiceLevel <SvcLvl>	[0..*]			105
	{Or	Code <Cd>	[1..1]	CodeSet		105
	Or}	Proprietary <Prtry>	[1..1]	Text		105
		LocalInstrument <LclInstrm>	[0..1]			105
	{Or	Code <Cd>	[1..1]	CodeSet		105
	Or}	Proprietary <Prtry>	[1..1]	Text		106
		SequenceType <SeqTp>	[0..1]	CodeSet		106
		CategoryPurpose <CtgyPurp>	[0..1]			106
	{Or	Code <Cd>	[1..1]	CodeSet		106
	Or}	Proprietary <Prtry>	[1..1]	Text		106

2.1.9.1.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: [Priority2Code](#) on page 179

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

2.1.9.1.2 ClearingChannel <ClrChanl>

Presence: [0..1]

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

Datatype: [ClearingChannel2Code](#) on page 161

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.

2.1.9.1.3 ServiceLevel <SvcLvl>

Presence: [0..*]

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

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		105
	Or}	Proprietary <Prtry>	[1..1]	Text		105

2.1.9.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: [ExternalServiceLevel1Code](#) on page 174

2.1.9.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: [Max35Text](#) on page 191

2.1.9.1.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

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

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		105
	Or}	Proprietary <Prtry>	[1..1]	Text		106

2.1.9.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: [ExternalLocalInstrument1Code](#) on page 170

2.1.9.1.4.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Specifies the local instrument, as a proprietary code.*Datatype:* Max35Text on page 191**2.1.9.1.5 SequenceType <SeqTp>***Presence:* [0..1]*Definition:* Identifies the direct debit sequence, such as first, recurrent, final or one-off.*Datatype:* SequenceType3Code on page 181

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

2.1.9.1.6 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		106
	Or}	Proprietary <Prtry>	[1..1]	Text		106

2.1.9.1.6.1 Code <Cd>*Presence:* [1..1]*Definition:* Category purpose, as published in an external category purpose code list.*Datatype:* ExternalCategoryPurpose1Code on page 164**2.1.9.1.6.2 Proprietary <Prtry>***Presence:* [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: [Max35Text](#) on page 191

2.1.10 Person Identification

2.1.10.1 Contact13

Definition: Specifies the details of the contact person.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		NamePrefix <NmPrfx>	[0..1]	CodeSet		107
		Name <Nm>	[0..1]	Text		108
		PhoneNumber <PhneNb>	[0..1]	Text		108
		MobileNumber <MobNb>	[0..1]	Text		108
		FaxNumber <FaxNb>	[0..1]	Text		108
		URLAddress <URLAdr>	[0..1]	Text		108
		EmailAddress <EmailAdr>	[0..1]	Text		108
		EmailPurpose <EmailPurp>	[0..1]	Text		108
		JobTitle <JobTitl>	[0..1]	Text		108
		Responsibility <Rspnsblty>	[0..1]	Text		109
		Department <Dept>	[0..1]	Text		109
		Other <Othr>	[0..*]			109
		ChannelType <ChanlTp>	[1..1]	Text		109
		Identification <Id>	[0..1]	Text		109
		PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		109

2.1.10.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: [NamePrefix2Code](#) on page 177

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

2.1.10.1.2 Name <Nm>

Presence: [0..1]

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

Datatype: Max140Text on page 190

2.1.10.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: PhoneNumber on page 192

2.1.10.1.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: PhoneNumber on page 192

2.1.10.1.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: PhoneNumber on page 192

2.1.10.1.6 URLAddress <URLAdr>

Presence: [0..1]

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

Datatype: Max2048Text on page 191

2.1.10.1.7 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: Max256Text on page 191

2.1.10.1.8 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: Max35Text on page 191

2.1.10.1.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: Max35Text on page 191

2.1.10.1.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: [Max35Text on page 191](#)

2.1.10.1.11 Department <Dept>

Presence: [0..1]

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

Datatype: [Max70Text on page 192](#)

2.1.10.1.12 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		ChannelType <ChanITp>	[1..1]	Text		109
		Identification <Id>	[0..1]	Text		109

2.1.10.1.12.1 ChannelType <ChanITp>

Presence: [1..1]

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

Datatype: [Max4Text on page 192](#)

2.1.10.1.12.2 Identification <Id>

Presence: [0..1]

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

Datatype: [Max128Text on page 190](#)

2.1.10.1.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: [PreferredContactMethod2Code on page 178](#)

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.

CodeName	Name	Definition
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.

2.1.11 Postal Address

2.1.11.1 PostalAddress27

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]			110
	{Or	Code <Cd>	[1..1]	CodeSet		111
	Or}	Proprietary <Prtry>	[1..1]	±		111
		CareOf <CareOf>	[0..1]	Text		111
		Department <Dept>	[0..1]	Text		111
		SubDepartment <SubDept>	[0..1]	Text		112
		StreetName <StrtNm>	[0..1]	Text		112
		BuildingNumber <BldgNb>	[0..1]	Text		112
		BuildingName <BldgNm>	[0..1]	Text		112
		Floor <Flr>	[0..1]	Text		112
		UnitNumber <UnitNb>	[0..1]	Text		112
		PostBox <PstBx>	[0..1]	Text		112
		Room <Room>	[0..1]	Text		112
		PostCode <PstCd>	[0..1]	Text		113
		TownName <TwnNm>	[0..1]	Text		113
		TownLocationName <TwnLctnNm>	[0..1]	Text		113
		DistrictName <DstrctNm>	[0..1]	Text		113
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		113
		Country <Ctry>	[0..1]	CodeSet		113
		AddressLine <AdrLine>	[0..7]	Text		113

2.1.11.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		111
	Or}	Proprietary <Prtry>	[1..1]	±		111

2.1.11.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: [AddressType2Code](#) on page 157

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

2.1.11.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see [GenericIdentification30](#) on page 91 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	Text		91
		Issuer <Issr>	[1..1]	Text		91
		SchemeName <SchmeNm>	[0..1]	Text		92

2.1.11.1.2 CareOf <CareOf>

Presence: [0..1]

Definition: Identifies an addressee that is accepting the correspondence for the intended recipient. Using care of ensures the correspondence reaches the right recipient rather than getting returned to the sender.

Datatype: [Max140Text](#) on page 190

2.1.11.1.3 Department <Dept>

Presence: [0..1]

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

Datatype: Max70Text on page 192

2.1.11.1.4 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: Max70Text on page 192

2.1.11.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: Max140Text on page 190

2.1.11.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: Max16Text on page 190

2.1.11.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: Max140Text on page 190

2.1.11.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: Max70Text on page 192

2.1.11.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: Max16Text on page 190

2.1.11.1.10 PostBox <PstBx>

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: Max16Text on page 190

2.1.11.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: [Max70Text on page 192](#)

2.1.11.1.12 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: [Max16Text on page 190](#)

2.1.11.1.13 TownName <TwnNm>

Presence: [0..1]

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

Datatype: [Max140Text on page 190](#)

2.1.11.1.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: [Max140Text on page 190](#)

2.1.11.1.15 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: [Max140Text on page 190](#)

2.1.11.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: [Max35Text on page 191](#)

2.1.11.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Datatype: [CountryCode on page 161](#)

2.1.11.1.18 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: [Max70Text on page 192](#)

2.1.12 Regulatory Reporting

2.1.12.1 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		114
		Authority <Authrty>	[0..1]			114
		Name <Nm>	[0..1]	Text		115
		Country <Ctry>	[0..1]	CodeSet		115
		Details <Dtls>	[0..*]			115
		Type <Tp>	[0..1]	Text		115
		Date <Dt>	[0..1]	Date		115
		Country <Ctry>	[0..1]	CodeSet		116
		Code <Cd>	[0..1]	Text		116
		Amount <Amt>	[0..1]	Amount		116
		Information <Inf>	[0..*]	Text		116

2.1.12.1.1 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 179

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.

2.1.12.1.2 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		115
		Country <Ctry>	[0..1]	CodeSet		115

2.1.12.1.2.1 Name <Nm>

Presence: [0..1]

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

Datatype: [Max140Text on page 190](#)

2.1.12.1.2.2 Country <Ctry>

Presence: [0..1]

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

Datatype: [CountryCode on page 161](#)

2.1.12.1.3 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		115
		Date <Dt>	[0..1]	Date		115
		Country <Ctry>	[0..1]	CodeSet		116
		Code <Cd>	[0..1]	Text		116
		Amount <Amt>	[0..1]	Amount		116
		Information <Inf>	[0..*]	Text		116

2.1.12.1.3.1 Type <Tp>

Presence: [0..1]

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

Datatype: [Max35Text on page 191](#)

2.1.12.1.3.2 Date <Dt>

Presence: [0..1]

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

Datatype: [ISODate on page 185](#)

2.1.12.1.3.3 Country <Ctry>*Presence:* [0..1]*Definition:* Country related to the specified type of regulatory reporting details.*Datatype:* CountryCode on page 161**2.1.12.1.3.4 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 190**2.1.12.1.3.5 Amount <Amt>***Presence:* [0..1]*Definition:* Amount of money to be reported for regulatory and statutory requirements.*Datatype:* ActiveOrHistoricCurrencyAndAmount on page 156**2.1.12.1.3.6 Information <Inf>***Presence:* [0..*]*Definition:* Additional details that cater for specific domestic regulatory requirements.*Datatype:* Max35Text on page 191**2.1.13 Remittance****2.1.13.1 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		116
		Structured <Strd>	[0..*]	±		116

2.1.13.1.1 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 190**2.1.13.1.2 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 120 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		ReferredDocumentInformation <RfrdDocInf>	[0..*]			124
		Type <Tp>	[0..1]			126
		CodeOrProprietary <CdOrPrtry>	[1..1]			126
	{Or	Code <Cd>	[1..1]	CodeSet		126
	Or}	Proprietary <Prtry>	[1..1]	Text		126
		Issuer <Issr>	[0..1]	Text		126
		Number <Nb>	[0..1]	Text		127
		RelatedDate <RltdDt>	[0..1]			127
		Type <Tp>	[1..1]			127
	{Or	Code <Cd>	[1..1]	CodeSet		127
	Or}	Proprietary <Prtry>	[1..1]	Text		127
		Date <Dt>	[1..1]	Date		127
		LineDetails <LineDtls>	[0..*]			128
		Identification <Id>	[1..*]			128
		Type <Tp>	[0..1]			129
		CodeOrProprietary <CdOrPrtry>	[1..1]			129
	{Or	Code <Cd>	[1..1]	CodeSet		129
	Or}	Proprietary <Prtry>	[1..1]	Text		129
		Issuer <Issr>	[0..1]	Text		130
		Number <Nb>	[0..1]	Text		130
		RelatedDate <RltdDt>	[0..1]	Date		130
		Description <Desc>	[0..1]	Text		130
		Amount <Amt>	[0..1]			130
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			131
		Type <Tp>	[1..1]			131
	{Or	Code <Cd>	[1..1]	CodeSet		131
	Or}	Proprietary <Prtry>	[1..1]	Text		131
		Amount <Amt>	[1..1]	Amount		131
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			131

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Amount <Amt>	[1..1]	Amount		132
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		132
		Reason <Rsn>	[0..1]	Text		132
		AdditionalInformation <AddtlInf>	[0..1]	Text		132
		ReferredDocumentAmount <RfrdDocAmt>	[0..1]			132
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			133
		Type <Tp>	[1..1]			133
	{Or	Code <Cd>	[1..1]	CodeSet		133
	Or}	Proprietary <Prtry>	[1..1]	Text		134
		Amount <Amt>	[1..1]	Amount		134
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			134
		Amount <Amt>	[1..1]	Amount		134
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		134
		Reason <Rsn>	[0..1]	Text		134
		AdditionalInformation <AddtlInf>	[0..1]	Text		135
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			135
		Type <Tp>	[0..1]			135
		CodeOrProprietary <CdOrPrtry>	[1..1]			135
	{Or	Code <Cd>	[1..1]	CodeSet		136
	Or}	Proprietary <Prtry>	[1..1]	Text		136
		Issuer <Issr>	[0..1]	Text		136
		Reference <Ref>	[0..1]	Text		136
		Invoice <Invcr>	[0..1]	±		136
		Invoicee <Invcee>	[0..1]	±		137
		TaxRemittance <TaxRmt>	[0..1]			138
		Creditor <Cdtr>	[0..1]	±		140
		Debtor <Dbtr>	[0..1]	±		140
		UltimateDebtor <UltmtDbtr>	[0..1]	±		140
		AdministrationZone <AdmstnZone>	[0..1]	Text		141
		ReferenceNumber <RefNb>	[0..1]	Text		141
		Method <Mtd>	[0..1]	Text		141

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount		141
		TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount		141
		Date <Dt>	[0..1]	Date		141
		SequenceNumber <SeqNb>	[0..1]	Quantity		142
		Record <Rcrd>	[0..*]			142
		Type <Tp>	[0..1]	Text		142
		Category <Ctgy>	[0..1]	Text		143
		CategoryDetails <CtgyDtls>	[0..1]	Text		143
		DebtorStatus <DbtrSts>	[0..1]	Text		143
		CertificateIdentification <CertId>	[0..1]	Text		143
		FormsCode <FrmsCd>	[0..1]	Text		143
		Period <Prd>	[0..1]			143
		Year <Yr>	[0..1]	Year		143
		Type <Tp>	[0..1]	CodeSet		144
		FromDate <FrToDt>	[0..1]	±		144
		TaxAmount <TaxAmt>	[0..1]			145
		Rate <Rate>	[0..1]	Rate		145
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		145
		TotalAmount <TtlAmt>	[0..1]	Amount		145
		Details <Dtls>	[0..*]			145
		Period <Prd>	[0..1]			146
		Year <Yr>	[0..1]	Year		146
		Type <Tp>	[0..1]	CodeSet		146
		FromDate <FrToDt>	[0..1]	±		147
		Amount <Amt>	[1..1]	Amount		147
		AdditionalInformation <AddtlInf>	[0..1]	Text		147
		GarnishmentRemittance <GrnshmtRmt>	[0..1]			148
		Type <Tp>	[1..1]			148
		CodeOrProprietary <CdOrPrtry>	[1..1]			148
	{Or	Code <Cd>	[1..1]	CodeSet		149
	Or}	Proprietary <Prtry>	[1..1]	Text		149

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Issuer </Issr>	[0..1]	Text		149
		Garnishee <Grnshee>	[0..1]	±		149
		GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		150
		ReferenceNumber <RefNb>	[0..1]	Text		151
		Date <Dt>	[0..1]	Date		152
		RemittedAmount <RmtdAmt>	[0..1]	Amount		152
		FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		152
		EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		152
		AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		152

2.1.13.2 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..*]			124
		Type <Tp>	[0..1]			126
		CodeOrProprietary <CdOrPrtry>	[1..1]			126
	{Or	Code <Cd>	[1..1]	CodeSet		126
	Or}	Proprietary <Prtry>	[1..1]	Text		126
		Issuer <Issr>	[0..1]	Text		126
		Number <Nb>	[0..1]	Text		127
		RelatedDate <RltdDt>	[0..1]			127
		Type <Tp>	[1..1]			127
	{Or	Code <Cd>	[1..1]	CodeSet		127
	Or}	Proprietary <Prtry>	[1..1]	Text		127
		Date <Dt>	[1..1]	Date		127
		LineDetails <LineDtls>	[0..*]			128
		Identification <Id>	[1..*]			128
		Type <Tp>	[0..1]			129
		CodeOrProprietary <CdOrPrtry>	[1..1]			129
	{Or	Code <Cd>	[1..1]	CodeSet		129
	Or}	Proprietary <Prtry>	[1..1]	Text		129
		Issuer <Issr>	[0..1]	Text		130
		Number <Nb>	[0..1]	Text		130
		RelatedDate <RltdDt>	[0..1]	Date		130
		Description <Desc>	[0..1]	Text		130
		Amount <Amt>	[0..1]			130
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			131
		Type <Tp>	[1..1]			131
	{Or	Code <Cd>	[1..1]	CodeSet		131
	Or}	Proprietary <Prtry>	[1..1]	Text		131
		Amount <Amt>	[1..1]	Amount		131
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			131
		Amount <Amt>	[1..1]	Amount		132
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		132

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Reason <Rsn>	[0..1]	Text		132
		AdditionalInformation <AddtlInf>	[0..1]	Text		132
		ReferredDocumentAmount <RfrdDocAmt>	[0..1]			132
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			133
		Type <Tp>	[1..1]			133
	{Or	Code <Cd>	[1..1]	CodeSet		133
	Or}	Proprietary <Prtry>	[1..1]	Text		134
		Amount <Amt>	[1..1]	Amount		134
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			134
		Amount <Amt>	[1..1]	Amount		134
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		134
		Reason <Rsn>	[0..1]	Text		134
		AdditionalInformation <AddtlInf>	[0..1]	Text		135
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			135
		Type <Tp>	[0..1]			135
		CodeOrProprietary <CdOrPrtry>	[1..1]			135
	{Or	Code <Cd>	[1..1]	CodeSet		136
	Or}	Proprietary <Prtry>	[1..1]	Text		136
		Issuer <Issr>	[0..1]	Text		136
		Reference <Ref>	[0..1]	Text		136
		Invoice <Invcr>	[0..1]	±		136
		Invoicee <Invcee>	[0..1]	±		137
		TaxRemittance <TaxRmt>	[0..1]			138
		Creditor <Cdtr>	[0..1]	±		140
		Debtor <Dbtr>	[0..1]	±		140
		UltimateDebtor <UltmtDbtr>	[0..1]	±		140
		AdministrationZone <AdmstnZone>	[0..1]	Text		141
		ReferenceNumber <RefNb>	[0..1]	Text		141
		Method <Mtd>	[0..1]	Text		141
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount		141
		TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount		141

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Date <Dt>	[0..1]	Date		141
		SequenceNumber <SeqNb>	[0..1]	Quantity		142
		Record <Rcrd>	[0..*]			142
		Type <Tp>	[0..1]	Text		142
		Category <Ctgy>	[0..1]	Text		143
		CategoryDetails <CtgyDtls>	[0..1]	Text		143
		DebtorStatus <DbtrSts>	[0..1]	Text		143
		CertificateIdentification <CertId>	[0..1]	Text		143
		FormsCode <FrmsCd>	[0..1]	Text		143
		Period <Prd>	[0..1]			143
		Year <Yr>	[0..1]	Year		143
		Type <Tp>	[0..1]	CodeSet		144
		FromDate <FrToDt>	[0..1]	±		144
		TaxAmount <TaxAmt>	[0..1]			145
		Rate <Rate>	[0..1]	Rate		145
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		145
		TotalAmount <TtlAmt>	[0..1]	Amount		145
		Details <Dtls>	[0..*]			145
		Period <Prd>	[0..1]			146
		Year <Yr>	[0..1]	Year		146
		Type <Tp>	[0..1]	CodeSet		146
		FromDate <FrToDt>	[0..1]	±		147
		Amount <Amt>	[1..1]	Amount		147
		AdditionalInformation <AddtlInf>	[0..1]	Text		147
		GarnishmentRemittance <GrnshmtRmt>	[0..1]			148
		Type <Tp>	[1..1]			148
		CodeOrProprietary <CdOrPrtry>	[1..1]			148
	{Or	Code <Cd>	[1..1]	CodeSet		149
	Or}	Proprietary <Prtry>	[1..1]	Text		149
		Issuer <Issr>	[0..1]	Text		149
		Garnishee <Grnshee>	[0..1]	±		149

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		150
		ReferenceNumber <RefNb>	[0..1]	Text		151
		Date <Dt>	[0..1]	Date		152
		RemittedAmount <RmtdAmt>	[0..1]	Amount		152
		FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		152
		EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		152
		AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		152

2.1.13.2.1 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]			126
		CodeOrProprietary <CdOrPrtry>	[1..1]			126
	{Or	Code <Cd>	[1..1]	CodeSet		126
	Or}	Proprietary <Prtry>	[1..1]	Text		126
		Issuer <Issr>	[0..1]	Text		126
		Number <Nb>	[0..1]	Text		127
		RelatedDate <RltdDt>	[0..1]			127
		Type <Tp>	[1..1]			127
	{Or	Code <Cd>	[1..1]	CodeSet		127
	Or}	Proprietary <Prtry>	[1..1]	Text		127
		Date <Dt>	[1..1]	Date		127
		LineDetails <LineDtls>	[0..*]			128
		Identification <Id>	[1..*]			128
		Type <Tp>	[0..1]			129
		CodeOrProprietary <CdOrPrtry>	[1..1]			129
	{Or	Code <Cd>	[1..1]	CodeSet		129
	Or}	Proprietary <Prtry>	[1..1]	Text		129
		Issuer <Issr>	[0..1]	Text		130
		Number <Nb>	[0..1]	Text		130
		RelatedDate <RltdDt>	[0..1]	Date		130
		Description <Desc>	[0..1]	Text		130
		Amount <Amt>	[0..1]			130
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			131
		Type <Tp>	[1..1]			131
	{Or	Code <Cd>	[1..1]	CodeSet		131
	Or}	Proprietary <Prtry>	[1..1]	Text		131
		Amount <Amt>	[1..1]	Amount		131
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			131
		Amount <Amt>	[1..1]	Amount		132

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		132
		Reason <Rsn>	[0..1]	Text		132
		AdditionalInformation <AddtlInf>	[0..1]	Text		132

2.1.13.2.1.1 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]			126
	{Or	Code <Cd>	[1..1]	CodeSet		126
	Or}	Proprietary <Prtry>	[1..1]	Text		126
		Issuer <Issr>	[0..1]	Text		126

2.1.13.2.1.1.1 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		126
	Or}	Proprietary <Prtry>	[1..1]	Text		126

2.1.13.2.1.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: [ExternalDocumentType1Code](#) on page 168

2.1.13.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: [Max35Text](#) on page 191

2.1.13.2.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: [Max35Text](#) on page 191

2.1.13.2.1.2 Number <Nb>*Presence:* [0..1]*Definition:* Unique and unambiguous identification of the referred document.*Datatype:* [Max35Text](#) on page 191**2.1.13.2.1.3 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]			127
	{Or	Code <Cd>	[1..1]	CodeSet		127
	Or}	Proprietary <Prtry>	[1..1]	Text		127
		Date <Dt>	[1..1]	Date		127

2.1.13.2.1.3.1 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		127
	Or}	Proprietary <Prtry>	[1..1]	Text		127

2.1.13.2.1.3.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the date type, as published in an external date type code set.*Datatype:* [ExternalDateType1Code](#) on page 167**2.1.13.2.1.3.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the date type, in a free-text form.*Datatype:* [Max35Text](#) on page 191**2.1.13.2.1.3.2 Date <Dt>***Presence:* [1..1]*Definition:* Date associated with the referred document.*Datatype:* [ISODate](#) on page 185

2.1.13.2.1.4 LineDetails <LineDtIs>

Presence: [0..*]

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

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..*]			128
		Type <Tp>	[0..1]			129
		CodeOrProprietary <CdOrPrtry>	[1..1]			129
	{Or	Code <Cd>	[1..1]	CodeSet		129
	Or}	Proprietary <Prtry>	[1..1]	Text		129
		Issuer <Issr>	[0..1]	Text		130
		Number <Nb>	[0..1]	Text		130
		RelatedDate <RltdDt>	[0..1]	Date		130
		Description <Desc>	[0..1]	Text		130
		Amount <Amt>	[0..1]			130
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			131
		Type <Tp>	[1..1]			131
	{Or	Code <Cd>	[1..1]	CodeSet		131
	Or}	Proprietary <Prtry>	[1..1]	Text		131
		Amount <Amt>	[1..1]	Amount		131
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			131
		Amount <Amt>	[1..1]	Amount		132
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		132
		Reason <Rsn>	[0..1]	Text		132
		AdditionalInformation <AddtlInf>	[0..1]	Text		132

2.1.13.2.1.4.1 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]			129
		CodeOrProprietary <CdOrPrtry>	[1..1]			129
	{Or	Code <Cd>	[1..1]	CodeSet		129
	Or}	Proprietary <Prtry>	[1..1]	Text		129
		Issuer <Issr>	[0..1]	Text		130
		Number <Nb>	[0..1]	Text		130
		RelatedDate <RltdDt>	[0..1]	Date		130

2.1.13.2.1.4.1.1 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]			129
	{Or	Code <Cd>	[1..1]	CodeSet		129
	Or}	Proprietary <Prtry>	[1..1]	Text		129
		Issuer <Issr>	[0..1]	Text		130

2.1.13.2.1.4.1.1.1 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		129
	Or}	Proprietary <Prtry>	[1..1]	Text		129

2.1.13.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: [ExternalDocumentLineType1Code](#) on page 168

2.1.13.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 191

2.1.13.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: Max35Text on page 191

2.1.13.2.1.4.1.2 Number <Nb>

Presence: [0..1]

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

Datatype: Max35Text on page 191

2.1.13.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: ISODate on page 185

2.1.13.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: Max2048Text on page 191

2.1.13.2.1.4.3 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..*]			131
		Type <Tp>	[1..1]			131
	{Or	Code <Cd>	[1..1]	CodeSet		131
	Or}	Proprietary <Prtry>	[1..1]	Text		131
		Amount <Amt>	[1..1]	Amount		131
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			131
		Amount <Amt>	[1..1]	Amount		132
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		132
		Reason <Rsn>	[0..1]	Text		132
		AdditionalInformation <AddtlInf>	[0..1]	Text		132

2.1.13.2.1.4.3.1 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]			131
	{Or	Code <Cd>	[1..1]	CodeSet		131
	Or}	Proprietary <Prtry>	[1..1]	Text		131
		Amount <Amt>	[1..1]	Amount		131

2.1.13.2.1.4.3.1.1 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		131
	Or}	Proprietary <Prtry>	[1..1]	Text		131

2.1.13.2.1.4.3.1.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, as published in an external referred amount code set.*Datatype:* [ExternalDocumentAmountType1Code](#) on page 167**2.1.13.2.1.4.3.1.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* [Max35Text](#) on page 191**2.1.13.2.1.4.3.1.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money for the referred document.*Datatype:* [ActiveOrHistoricCurrencyAndAmount](#) on page 156**2.1.13.2.1.4.3.2 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		132
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		132
		Reason <Rsn>	[0..1]	Text		132
		AdditionalInformation <AddtlInf>	[0..1]	Text		132

2.1.13.2.1.4.3.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: [ActiveOrHistoricCurrencyAndAmount on page 156](#)

2.1.13.2.1.4.3.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: [CreditDebitCode on page 162](#)

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

2.1.13.2.1.4.3.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: [Max4Text on page 192](#)

2.1.13.2.1.4.3.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: [Max140Text on page 190](#)

2.1.13.2.2 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..*]			133
		Type <Tp>	[1..1]			133
	{Or	Code <Cd>	[1..1]	CodeSet		133
	Or}	Proprietary <Prtry>	[1..1]	Text		134
		Amount <Amt>	[1..1]	Amount		134
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			134
		Amount <Amt>	[1..1]	Amount		134
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		134
		Reason <Rsn>	[0..1]	Text		134
		AdditionalInformation <AddtlInf>	[0..1]	Text		135

2.1.13.2.2.1 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]			133
	{Or	Code <Cd>	[1..1]	CodeSet		133
	Or}	Proprietary <Prtry>	[1..1]	Text		134
		Amount <Amt>	[1..1]	Amount		134

2.1.13.2.2.1.1 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		133
	Or}	Proprietary <Prtry>	[1..1]	Text		134

2.1.13.2.2.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: [ExternalDocumentAmountType1Code on page 167](#)

2.1.13.2.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: [Max35Text on page 191](#)

2.1.13.2.2.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Datatype: [ActiveOrHistoricCurrencyAndAmount on page 156](#)

2.1.13.2.2.2 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		134
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		134
		Reason <Rsn>	[0..1]	Text		134
		AdditionalInformation <AddtlInf>	[0..1]	Text		135

2.1.13.2.2.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: [ActiveOrHistoricCurrencyAndAmount on page 156](#)

2.1.13.2.2.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: [CreditDebitCode on page 162](#)

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

2.1.13.2.2.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: [Max4Text on page 192](#)

2.1.13.2.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: Max140Text on page 190

2.1.13.2.3 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]			135
		CodeOrProprietary <CdOrPrtry>	[1..1]			135
	{Or	Code <Cd>	[1..1]	CodeSet		136
	Or}	Proprietary <Prtry>	[1..1]	Text		136
		Issuer </ssr>	[0..1]	Text		136
		Reference <Ref>	[0..1]	Text		136

2.1.13.2.3.1 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]			135
	{Or	Code <Cd>	[1..1]	CodeSet		136
	Or}	Proprietary <Prtry>	[1..1]	Text		136
		Issuer </ssr>	[0..1]	Text		136

2.1.13.2.3.1.1 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		136
	Or}	Proprietary <Prtry>	[1..1]	Text		136

2.1.13.2.3.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: [ExternalCreditorReferenceType1Code](#) on page 166

2.1.13.2.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: [Max35Text](#) on page 191

2.1.13.2.3.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: [Max35Text](#) on page 191

2.1.13.2.3.2 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 191

2.1.13.2.4 Invoicer <Invcr>

Presence: [0..1]

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

Invoicee <Invcr> contains the following elements (see [PartyIdentification272](#) on page 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

2.1.13.2.5 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 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

2.1.13.2.6 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]	±		140
		Debtor <Dbtr>	[0..1]	±		140
		UltimateDebtor <UltmtDbtr>	[0..1]	±		140
		AdministrationZone <AdmstnZone>	[0..1]	Text		141
		ReferenceNumber <RefNb>	[0..1]	Text		141
		Method <Mtd>	[0..1]	Text		141
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount		141
		TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount		141
		Date <Dt>	[0..1]	Date		141
		SequenceNumber <SeqNb>	[0..1]	Quantity		142
		Record <Rcrd>	[0..*]			142
		Type <Tp>	[0..1]	Text		142
		Category <Ctgy>	[0..1]	Text		143
		CategoryDetails <CtgyDtls>	[0..1]	Text		143
		DebtorStatus <DbtrSts>	[0..1]	Text		143
		CertificateIdentification <CertId>	[0..1]	Text		143
		FormsCode <FrmsCd>	[0..1]	Text		143
		Period <Prd>	[0..1]			143
		Year <Yr>	[0..1]	Year		143
		Type <Tp>	[0..1]	CodeSet		144
		FromDate <FrToDt>	[0..1]	±		144
		TaxAmount <TaxAmt>	[0..1]			145
		Rate <Rate>	[0..1]	Rate		145
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		145
		TotalAmount <TtlAmt>	[0..1]	Amount		145
		Details <Dtls>	[0..*]			145
		Period <Prd>	[0..1]			146
		Year <Yr>	[0..1]	Year		146
		Type <Tp>	[0..1]	CodeSet		146
		FromDate <FrToDt>	[0..1]	±		147

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Amount <Amt>	[1..1]	Amount		147
		AdditionalInformation <AddtlInf>	[0..1]	Text		147

2.1.13.2.6.1 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 [TaxParty1](#) on page 154 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		TaxIdentification <TaxId>	[0..1]	Text		154
		RegistrationIdentification <RegnId>	[0..1]	Text		154
		TaxType <TaxTp>	[0..1]	Text		154

2.1.13.2.6.2 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 [TaxParty2](#) on page 153 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		TaxIdentification <TaxId>	[0..1]	Text		153
		RegistrationIdentification <RegnId>	[0..1]	Text		153
		TaxType <TaxTp>	[0..1]	Text		153
		Authorisation <Authstn>	[0..1]			154
		Title <Titl>	[0..1]	Text		154
		Name <Nm>	[0..1]	Text		154

2.1.13.2.6.3 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 153 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		TaxIdentification <TaxId>	[0..1]	Text		153
		RegistrationIdentification <RegnId>	[0..1]	Text		153
		TaxType <TaxTp>	[0..1]	Text		153
		Authorisation <Authstn>	[0..1]			154
		Title <Titl>	[0..1]	Text		154
		Name <Nm>	[0..1]	Text		154

2.1.13.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: [Max35Text](#) on page 191

2.1.13.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: [Max140Text](#) on page 190

2.1.13.2.6.6 Method <Mtd>

Presence: [0..1]

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

Datatype: [Max35Text](#) on page 191

2.1.13.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Datatype: [ActiveOrHistoricCurrencyAndAmount](#) on page 156

2.1.13.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Datatype: [ActiveOrHistoricCurrencyAndAmount](#) on page 156

2.1.13.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: [ISODate](#) on page 185

2.1.13.2.6.10 SequenceNumber <SeqNb>*Presence:* [0..1]*Definition:* Sequential number of the tax report.*Datatype:* Number on page 188**2.1.13.2.6.11 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		142
		Category <Ctgy>	[0..1]	Text		143
		CategoryDetails <CtgyDtls>	[0..1]	Text		143
		DebtorStatus <DbtrSts>	[0..1]	Text		143
		CertificateIdentification <CertId>	[0..1]	Text		143
		FormsCode <FrmsCd>	[0..1]	Text		143
		Period <Prd>	[0..1]			143
		Year <Yr>	[0..1]	Year		143
		Type <Tp>	[0..1]	CodeSet		144
		FromDate <FrToDt>	[0..1]	±		144
		TaxAmount <TaxAmt>	[0..1]			145
		Rate <Rate>	[0..1]	Rate		145
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		145
		TotalAmount <TtlAmt>	[0..1]	Amount		145
		Details <Dtls>	[0..*]			145
		Period <Prd>	[0..1]			146
		Year <Yr>	[0..1]	Year		146
		Type <Tp>	[0..1]	CodeSet		146
		FromDate <FrToDt>	[0..1]	±		147
		Amount <Amt>	[1..1]	Amount		147
		AdditionalInformation <AddtlInf>	[0..1]	Text		147

2.1.13.2.6.11.1 Type <Tp>*Presence:* [0..1]*Definition:* High level code to identify the type of tax details.

Datatype: [Max35Text on page 191](#)

2.1.13.2.6.11.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: [Max35Text on page 191](#)

2.1.13.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: [Max35Text on page 191](#)

2.1.13.2.6.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

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

Datatype: [Max35Text on page 191](#)

2.1.13.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

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

Datatype: [Max35Text on page 191](#)

2.1.13.2.6.11.6 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: [Max35Text on page 191](#)

2.1.13.2.6.11.7 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		143
		Type <Tp>	[0..1]	CodeSet		144
		FromDate <FrToDt>	[0..1]	±		144

2.1.13.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: [ISOYear on page 192](#)

2.1.13.2.6.11.7.2 Type <Tp>*Presence:* [0..1]*Definition:* Identification of the period related to the tax payment.*Datatype:* TaxRecordPeriod1Code on page 183

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.

2.1.13.2.6.11.7.3 FromToDate <FrToDt>*Presence:* [0..1]*Definition:* Range of time between a start date and an end date for which the tax report is provided.

FromDate <FrToDt> contains the following elements (see [DatePeriod2](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FromDate <FrDt>	[1..1]	Date		82
		ToDate <ToDt>	[1..1]	Date		82

2.1.13.2.6.11.8 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		145
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		145
		TotalAmount <TtlAmt>	[0..1]	Amount		145
		Details <Dtls>	[0..*]			145
		Period <Prd>	[0..1]			146
		Year <Yr>	[0..1]	Year		146
		Type <Tp>	[0..1]	CodeSet		146
		FromDate <FrToDt>	[0..1]	±		147
		Amount <Amt>	[1..1]	Amount		147

2.1.13.2.6.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: [PercentageRate](#) on page 189

2.1.13.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Datatype: [ActiveOrHistoricCurrencyAndAmount](#) on page 156

2.1.13.2.6.11.8.3 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 156

2.1.13.2.6.11.8.4 Details <Dtls>

Presence: [0..*]

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

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Period <Prd>	[0..1]			146
		Year <Yr>	[0..1]	Year		146
		Type <Tp>	[0..1]	CodeSet		146
		FromDate <FrToDt>	[0..1]	±		147
		Amount <Amt>	[1..1]	Amount		147

2.1.13.2.6.11.8.4.1 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		146
		Type <Tp>	[0..1]	CodeSet		146
		FromDate <FrToDt>	[0..1]	±		147

2.1.13.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 192

2.1.13.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 183

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.

2.1.13.2.6.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see [DatePeriod2](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FromDate <FrDt>	[1..1]	Date		82
		ToDate <ToDt>	[1..1]	Date		82

2.1.13.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: [ActiveOrHistoricCurrencyAndAmount](#) on page 156

2.1.13.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: Max140Text on page 190

2.1.13.2.7 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]			148
		CodeOrProprietary <CdOrPrtry>	[1..1]			148
	{Or	Code <Cd>	[1..1]	CodeSet		149
	Or}	Proprietary <Prtry>	[1..1]	Text		149
		Issuer </ssr>	[0..1]	Text		149
		Garnishee <Grnshee>	[0..1]	±		149
		GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		150
		ReferenceNumber <RefNb>	[0..1]	Text		151
		Date <Dt>	[0..1]	Date		152
		RemittedAmount <RmtdAmt>	[0..1]	Amount		152
		FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		152
		EmployeeTerminationIndicator <MplyeeTermtnInd>	[0..1]	Indicator		152

2.1.13.2.7.1 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]			148
	{Or	Code <Cd>	[1..1]	CodeSet		149
	Or}	Proprietary <Prtry>	[1..1]	Text		149
		Issuer </ssr>	[0..1]	Text		149

2.1.13.2.7.1.1 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		149
	Or}	Proprietary <Prtry>	[1..1]	Text		149

2.1.13.2.7.1.1.1 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 170

2.1.13.2.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: Max35Text on page 191

2.1.13.2.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: Max35Text on page 191

2.1.13.2.7.2 Garnishee <Grnshee>

Presence: [0..1]

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

Garnishee <Grnshee> contains the following elements (see [PartyIdentification272](#) on page 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

2.1.13.2.7.3 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 96 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		97
		PostalAddress <PstlAdr>	[0..1]	±		97
		Identification <Id>	[0..1]			97
	{Or	OrganisationIdentification <OrgId>	[1..1]			98
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		99
		LEI <LEI>	[0..1]	IdentifierSet		99
		Other <Othr>	[0..*]			99
		Identification <Id>	[1..1]	Text		99
		SchemeName <SchmeNm>	[0..1]			100
	{Or	Code <Cd>	[1..1]	CodeSet		100
	Or}	Proprietary <Prtry>	[1..1]	Text		100
		Issuer <Issr>	[0..1]	Text		100
	Or}	PrivateIdentification <PrvtId>	[1..1]			100
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			101
		BirthDate <BirthDt>	[1..1]	Date		101
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		101
		CityOfBirth <CityOfBirth>	[1..1]	Text		101
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		102
		Other <Othr>	[0..*]			102
		Identification <Id>	[1..1]	Text		102
		SchemeName <SchmeNm>	[0..1]			102
	{Or	Code <Cd>	[1..1]	CodeSet		102
	Or}	Proprietary <Prtry>	[1..1]	Text		103
		Issuer <Issr>	[0..1]	Text		103
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		103
		ContactDetails <CtctDtls>	[0..1]	±		103

2.1.13.2.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: [Max140Text](#) on page 190

2.1.13.2.7.5 Date <Dt>*Presence:* [0..1]*Definition:* Date of payment which garnishment was taken from.*Datatype:* [ISODate on page 185](#)**2.1.13.2.7.6 RemittedAmount <RmtdAmt>***Presence:* [0..1]*Definition:* Amount of money remitted for the referred document.*Datatype:* [ActiveOrHistoricCurrencyAndAmount on page 156](#)**2.1.13.2.7.7 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 188](#)):

- *Meaning When True:* True
- *Meaning When False:* False

2.1.13.2.7.8 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 188](#)):

- *Meaning When True:* True
- *Meaning When False:* False

2.1.13.2.8 AdditionalRemittanceInformation <AddtlRmtInf>*Presence:* [0..3]*Definition:* Additional information, in free text form, to complement the structured remittance information.*Datatype:* [Max140Text on page 190](#)

2.1.14 System Identification

2.1.14.1 ClearingSystemIdentification2Choice*Definition:* Choice of a clearing system identifier.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		153
	Or}	Proprietary <Prtry>	[1..1]	Text		153

2.1.14.1.1 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 165**2.1.14.1.2 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 191**2.1.15 Tax****2.1.15.1 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		153
		RegistrationIdentification <RegnId>	[0..1]	Text		153
		TaxType <TaxTp>	[0..1]	Text		153
		Authorisation <Authstn>	[0..1]			154
		Title <Titl>	[0..1]	Text		154
		Name <Nm>	[0..1]	Text		154

2.1.15.1.1 TaxIdentification <TaxId>*Presence:* [0..1]*Definition:* Tax identification number of the debtor.*Datatype:* Max35Text on page 191**2.1.15.1.2 RegistrationIdentification <RegnId>***Presence:* [0..1]*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.*Datatype:* Max35Text on page 191**2.1.15.1.3 TaxType <TaxTp>***Presence:* [0..1]*Definition:* Type of tax payer.*Datatype:* Max35Text on page 191

2.1.15.1.4 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		154
		Name <Nm>	[0..1]	Text		154

2.1.15.1.4.1 Title <Titl>

Presence: [0..1]

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

Datatype: Max35Text on page 191

2.1.15.1.4.2 Name <Nm>

Presence: [0..1]

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

Datatype: Max140Text on page 190

2.1.15.2 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		154
		RegistrationIdentification <RegnId>	[0..1]	Text		154
		TaxType <TaxTp>	[0..1]	Text		154

2.1.15.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: Max35Text on page 191

2.1.15.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

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

Datatype: Max35Text on page 191

2.1.15.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: [Max35Text](#) on page 191

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 156

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 157

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

2.2.2 CodeSet

2.2.2.1 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveCurrency**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00005
- *Error Text:* Invalid currency code

Restricts

ParentCurrencyCode on page 177

2.2.2.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

Restricts

ParentCurrencyCode on page 177

2.2.2.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

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

Restricts

[AddressTypeCode](#) on page 158

2.2.2.4 AddressTypeCode

Definition: Specifies the type of address.

Type: CodeSet

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

Is restricted by

[AddressType2Code](#) on page 157

2.2.2.5 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: CodeSet

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.
CRDT	Credit	Operation is an increase.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.

Is restricted by

[CreditDebitCode on page 162](#)

2.2.2.6 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Restricts

[AuthorisationCode on page 159](#)

2.2.2.7 AuthorisationCode

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Is restricted by

Authorisation1Code on page 159

2.2.2.8 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 160

2.2.2.9 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

[ChargeBearerType1Code on page 160](#)

2.2.2.10 ClearingChannel2Code

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

Type: CodeSet

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

Restricts

[ClearingChannelCode on page 161](#)

2.2.2.11 ClearingChannelCode

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

Type: CodeSet

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

Is restricted by

[ClearingChannel2Code on page 161](#)

2.2.2.12 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern [A-Z]{2,2}

Constraints**• Country**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00004
- *Error Text:* Invalid Country Code.

2.2.2.13 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 158

2.2.2.14 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 162

2.2.2.15 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 162

2.2.2.16 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 163

2.2.2.17 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 163

2.2.2.18 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 164

2.2.2.19 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 163

2.2.2.20 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 164

2.2.2.21 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 164

2.2.2.22 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 165

2.2.2.23 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 165

2.2.2.24 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 166

2.2.2.25 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 165

2.2.2.26 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 166

2.2.2.27 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 166

2.2.2.28 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 167](#)

2.2.2.29 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 167](#)

2.2.2.30 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 167](#)

2.2.2.31 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 167

2.2.2.32 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 168

2.2.2.33 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 168

2.2.2.34 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 169](#)

2.2.2.35 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 168](#)

2.2.2.36 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 169](#)

2.2.2.37 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

[ExternalFinancialInstitutionIdentification1Code on page 169](#)

2.2.2.38 ExternalGarnishmentType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

[ExternalGarnishmentTypeCode on page 170](#)

2.2.2.39 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

[ExternalGarnishmentType1Code on page 170](#)

2.2.2.40 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 171](#)

2.2.2.41 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 170](#)

2.2.2.42 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 171](#)

2.2.2.43 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 171](#)

2.2.2.44 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 172](#)

2.2.2.45 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 172](#)

2.2.2.46 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 173

2.2.2.47 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 172

2.2.2.48 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 173

2.2.2.49 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 173](#)

2.2.2.50 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 174](#)

2.2.2.51 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 174](#)

2.2.2.52 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

ExternalServiceLevelCode on page 175

2.2.2.53 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

ExternalServiceLevel1Code on page 174

2.2.2.54 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.
FRTN	Fortnightly	Event takes place every two weeks.

RestrictsFrequencyCode on page 176**2.2.2.55 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.
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.

CodeName	Name	Definition
TWWK	TwiceAWeek	Two times a week

Is restricted by

[Frequency6Code on page 175](#)

2.2.2.56 NamePrefix2Code

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

Type: CodeSet

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

Restricts

[NamePrefixCode on page 177](#)

2.2.2.57 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 177](#)

2.2.2.58 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 156, [ActiveOrHistoricCurrencyCode](#) on page 157

2.2.2.59 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 178

2.2.2.60 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 178](#)

2.2.2.61 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 179](#)

2.2.2.62 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 179](#)

2.2.2.63 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 179](#), [Priority3Code on page 179](#)

2.2.2.64 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 180

2.2.2.65 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 179

2.2.2.66 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.

CodeName	Name	Definition
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 181](#)

2.2.2.67 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 180](#)

2.2.2.68 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.

CodeName	Name	Definition
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

Restricts

[SequenceTypeCode on page 182](#)

2.2.2.69 SequenceTypeCode

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

Is restricted by

[SequenceType3Code on page 181](#)

2.2.2.70 SettlementMethod2Code

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.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

Restricts

SettlementMethodCode on page 183

2.2.2.71 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

SettlementMethod2Code on page 182

2.2.2.72 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.

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

Restricts

TaxRecordPeriodCode on page 184

2.2.2.73 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.

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

Is restricted by

TaxRecordPeriod1Code on page 183

2.2.3 Date

2.2.3.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

2.2.4 DateTime

2.2.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

2.2.5 IdentifierSet

2.2.5.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00008
- *Error Text:* Invalid BIC.

2.2.5.2 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00001
- *Error Text:* Invalid FI BIC.

2.2.5.3 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

Identification scheme: National Banking Association; International Bank Account Number (ISO 13616)

Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Constraints

- **IBAN**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00003
- *Error Text:* Invalid IBAN format or invalid check digits.

2.2.5.4 LEIdentifier

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; LEIdentifier

Format

pattern [A-Z0-9]{18,18}[0-9]{2,2}

2.2.5.5 UUIDv4Identifier

Definition: Universally Unique Identifier (UUID) version 4, as described in IETF RFC 4122 "Universally Unique Identifier (UUID) URN Namespace".

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

pattern [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

2.2.6 Indicator

2.2.6.1 BatchBookingIndicator

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

Type: Indicator

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

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

2.2.6.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

2.2.7 Quantity

2.2.7.1 DecimalNumber

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

Type: Quantity

Format

totalDigits	18
fractionDigits	17

2.2.7.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

2.2.8 Rate

2.2.8.1 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

2.2.8.2 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

2.2.9 Text

2.2.9.1 Exact2NumericText

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

Type: Text

Format

pattern	[0-9]{2}
---------	----------

2.2.9.2 Exact4AlphaNumericText

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

Type: Text

Format

pattern	[a-zA-Z0-9]{4}
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2.2.9.3 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

2.2.9.4 Max10Text

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

Type: Text

Format

minLength	1
maxLength	10

2.2.9.5 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

2.2.9.6 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

2.2.9.7 Max15NumericText

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

Type: Text

Format

pattern	[0-9]{1,15}
---------	-------------

2.2.9.8 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

2.2.9.9 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

2.2.9.10 Max256Text

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

Type: Text

Format

minLength	1
maxLength	256

2.2.9.11 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

2.2.9.12 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

2.2.9.13 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

2.2.9.14 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

2.2.9.15 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

2.2.9.16 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}
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2.2.10 Year**2.2.10.1 ISOYear**

Definition: Year represented by YYYY (ISO 8601).

Type: Year

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