

Standards

Standards MX

Message Reference Guide

PaymentCancellationRequestV01 (pacs.006.001.01)

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.006.001.01**

PaymentCancellationRequestV01

1.1 **MessageDefinition Functionality**

Scope

The PaymentCancellationRequest message is sent by the initiating party or any agent, to the next party in the payment chain. It is used to request the cancellation of an instruction previously sent.

Usage

The PaymentCancellationRequest message is exchanged between agents to request the cancellation of a payment message previously sent (i.e. FIToFICustomerCreditTransfer, FIToFICustomerDirectDebit, and FinancialInstitutionCreditTransfer).

The PaymentCancellationRequest message can be used to request the cancellation of single instructions or multiple instructions, from one or multiple files.

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

The PaymentCancellationRequest message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.

The PaymentCancellationRequest message exchanged between agents is identified in the schema as follows:

urn: iso: std: iso: 20022: tech: xsd: pacs.006.001.01

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Outline

The PaymentCancellationRequestV01 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

Information concerning the original group of transactions, to which the message refers.

C. TransactionInformation

Information concerning the original transactions, to which the cancellation request message refers.

1.2 Structure

Index	Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
		<i>Message root <Document> <pcs.006.001.01></i>	[1..1]		C5, C6, C7, C8, C9, C11, C13, C14, C15	
		GroupHeader <GrpHdr>	[1..1]		C10	11
		MessageIdentification <MsgId>	[1..1]	Text		11
		CreationDateTime <CreDtTm>	[1..1]	DateTime		11
		NumberOfTransactions <NbOfTx>	[1..1]	Text		12
		ControlSum <CtrlSum>	[0..1]	Quantity		12
		GroupCancellation <GrpCxl>	[0..1]	Indicator		12
		InitiatingParty <InitgPty>	[0..1]	±		12
		ForwardingAgent <FwdgAgt>	[0..1]	±		13
		DebtorAgent <DbtrAgt>	[0..1]	±		14
		CreditorAgent <CdtrAgt>	[0..1]	±		14
		InstructingAgent <InstgAgt>	[0..1]	±		14
		InstructedAgent <InstdAgt>	[0..1]	±		14
		OriginalGroupInformation <OrgnlGrpInf>	[1..1]			15
		OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		15
		OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		15
		OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		16
		CancellationReasonInformation <CxlRsnInf>	[0..*]			16
		CancellationOriginator <CxlOrgtr>	[0..1]	±		16
		CancellationReason <CxlRsn>	[0..1]			17
	{Or	Code <Cd>	[1..1]	CodeSet		18
	Or}	Proprietary <Prtry>	[1..1]	Text		18
		AdditionalCancellationReasonInformation <AddtlCxlRsnInf>	[0..*]	Text		18
		TransactionInformation <TxInf>	[0..*]			18
		CancellationIdentification <CxlId>	[0..1]	Text		22
		OriginalPaymentInformationIdentification <OrgnlPmtInfId>	[0..1]	Text		22

Index	Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
		OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		22
		OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		23
		OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		23
		OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C16	23
		OriginalInstructedAmount <OrgnlInstdAmt>	[0..1]	Amount	C16	23
		InstructingAgent <InstgAgt>	[0..1]	±		23
		InstructedAgent <InstdAgt>	[0..1]	±		24
		CancellationReasonInformation <CxlRsnInf>	[0..*]			24
		CancellationOriginator <CxlOrgtr>	[0..1]	±		24
		CancellationReason <CxlRsn>	[0..1]			25
	{Or	Code <Cd>	[1..1]	CodeSet		26
	Or}	Proprietary <Prtry>	[1..1]	Text		26
		AdditionalCancellationReasonInformation <AddtlCxlRsnInf>	[0..*]	Text		26
		OriginalTransactionReference <OrgnlTxRef>	[0..1]			26
		InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C16	30
		Amount <Amt>	[0..1]			30
	{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C16	30
	Or}	EquivalentAmount <EqvtAmt>	[1..1]			30
		Amount <Amt>	[1..1]	Amount	C16	31
		CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C16	31
		InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		31
	{Or	RequestedExecutionDate <ReqdExctnDt>	[0..1]	Date		32
	Or}	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		32
		CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		32
		SettlementInformation <SttlmInf>	[0..1]			33
		SettlementMethod <SttlmMtd>	[1..1]	CodeSet		34
		SettlementAccount <SttlmAcct>	[0..1]	±		34
		ClearingSystem <ClrSys>	[0..1]			35
	{Or	ClearingSystemIdentification <ClrSysId>	[1..1]	CodeSet		35
	Or}	Proprietary <Prtry>	[1..1]	Text		38
		InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		39

Index	Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±		39
		InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		39
		InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±		40
		ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		40
		ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±		40
		PaymentTypeInformation <PmtTplnf>	[0..1]			41
		InstructionPriority <InstrPrty>	[0..1]	CodeSet		41
	{Or	ServiceLevel <SvcLvl>	[0..1]			42
	{Or	Code <Cd>	[1..1]	CodeSet		42
	Or}	Proprietary <Prtry>	[1..1]	Text		42
	Or}	ClearingChannel <ClrChanl>	[0..1]	CodeSet		42
		LocalInstrument <LclInstrm>	[0..1]			43
	{Or	Code <Cd>	[1..1]	Text		43
	Or}	Proprietary <Prtry>	[1..1]	Text		43
		SequenceType <SeqTp>	[0..1]	CodeSet		43
		CategoryPurpose <CtgyPurp>	[0..1]	CodeSet		44
		PaymentMethod <PmtMtd>	[0..1]	CodeSet		44
		MandateRelatedInformation <MndtRltdInf>	[0..1]		C1	45
		MandateIdentification <MndtId>	[0..1]	Text		46
		DateOfSignature <DtOfSgntr>	[0..1]	Date		46
		AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		47
		AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			47
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		47
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		47
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		48
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±		49
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		49
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±		50
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		51
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±		51

Index	Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		51
		OriginalFrequency <OrgnlFrqcy>	[0..1]	CodeSet		52
		ElectronicSignature <ElctrncSgntr>	[0..1]	Text		52
		FirstCollectionDate <FrstColltnDt>	[0..1]	Date		52
		FinalCollectionDate <FnlColltnDt>	[0..1]	Date		52
		Frequency <Frqcy>	[0..1]	CodeSet		52
		RemittanceInformation <RmtInf>	[0..1]			53
		Unstructured <Ustrd>	[0..*]	Text		54
		Structured <Strd>	[0..*]			54
		ReferredDocumentInformation <RfrdDocInf>	[0..1]			55
		ReferredDocumentType <RfrdDocTp>	[0..1]			56
	{Or	Code <Cd>	[1..1]	CodeSet		56
	Or}	Proprietary <Prtry>	[1..1]	Text		57
		Issuer <Issr>	[0..1]	Text		57
		ReferredDocumentNumber <RfrdDocNb>	[0..1]	Text		57
		ReferredDocumentRelatedDate <RfrdDocRltdDt>	[0..1]	Date		57
		ReferredDocumentAmount <RfrdDocAmt>	[0..*]			57
	{Or	DuePayableAmount <DuePyblAmt>	[1..1]	Amount	C16	58
	Or	DiscountAppliedAmount <DscntApldAmt>	[1..1]	Amount	C16	58
	Or	RemittedAmount <RmtdAmt>	[1..1]	Amount	C16	58
	Or	CreditNoteAmount <CdtNoteAmt>	[1..1]	Amount	C16	59
	Or}	TaxAmount <TaxAmt>	[1..1]	Amount	C16	59
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			59
		CreditorReferenceType <CdtrRefTp>	[0..1]			60
	{Or	Code <Cd>	[1..1]	CodeSet		60
	Or}	Proprietary <Prtry>	[1..1]	Text		60
		Issuer <Issr>	[0..1]	Text		61
		CreditorReference <CdtrRef>	[0..1]	Text		61
		Invoicer <Invcr>	[0..1]	±		61
		Invoicee <Invcee>	[0..1]	±		62
		AdditionalRemittanceInformation <AddtlRmtInf>	[0..1]	Text		63

Index	Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
		UltimateDebtor <UltmtDbtr>	[0..1]	±		64
		Debtor <Dbtr>	[0..1]	±		65
		DebtorAccount <DbtrAcct>	[0..1]	±		65
		DebtorAgent <DbtrAgt>	[0..1]	±		66
		DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±		66
		CreditorAgent <CdtrAgt>	[0..1]	±		67
		CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±		67
		Creditor <Cdtr>	[0..1]	±		67
		CreditorAccount <CdtrAcct>	[0..1]	±		68
		UltimateCreditor <UltmtCdtr>	[0..1]	±		69

1.3 Constraints

C1 AmendmentIndicatorRule

(Rule)

If AmendmentIndicator is true, then AmendmentInformationDetails must be present, with amended mandate information.

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C2 BEI ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00002
- *Error Text:* Invalid BEI Code

C3 BIC ✓

(Rule)

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

Error handling:

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

C4 Country ✓

(Rule)

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

Error handling:

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

C5 CreditorAgentRule

(Rule)

GroupHeader/CreditorAgent is not allowed.

This constraint is defined at the MessageDefinition level.

C6 DebtorAgentRule

(Rule)

GroupHeader/DebtorAgent is not allowed.

.

This constraint is defined at the MessageDefinition level.

C7 ForwardingAgentRule

(Rule)

GroupHeader/ForwardingAgent is not allowed.

.

This constraint is defined at the MessageDefinition level.

C8 GroupCancellation1Rule

(Rule)

If GroupHeader/GroupCancellation is true, then OriginalGroupInformation/CancellationReasonInformation/CancellationReason must present.

.

This constraint is defined at the MessageDefinition level.

C9 GroupCancellation2Rule

(Rule)

If GroupHeader/GroupCancellation is false, then NumberOfTransactions must equal the number of occurrences of TransactionInformation.

This constraint is defined at the MessageDefinition level.

C10 GroupCancellationAndNumberOfTransactionsGuideline

(Guideline)

If GroupCancellation is true, then NumberOfTransactions equals the number of transactions in the original message.

C11 GroupCancellationAndTransactionInformationRule

(Rule)

If GroupHeader/GroupCancellation is true, then TransactionInformation is not allowed.

If GroupHeader/GroupCancellation is false, then at least one occurrence of TransactionInformation must be present.

This constraint is defined at the MessageDefinition level.

C12 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

C13 InitiatingPartyRule

(Rule)

GroupHeader/InitiatingParty is not allowed.

.

This constraint is defined at the MessageDefinition level.

C14 InstructedAgentRule

(Rule)

If GroupHeader/InstructedAgent is present, then TransactionInformation/InstructedAgent is not allowed.

This constraint is defined at the MessageDefinition level.

C15 InstructingAgentRule

(Rule)

If GroupHeader/InstructingAgent is present, then TransactionInformation/InstructingAgent is not allowed.

.

This constraint is defined at the MessageDefinition level.

C16 ValidationByTable

(Rule)

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters. (Algorithm)

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: C10 GroupCancellationAndNumberOfTransactionsGuideline

GroupHeader <GrpHdr> contains the following **GroupHeader7** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		MessageIdentification <MsgId>	[1..1]	Text		11
		CreationDateTime <CreDtTm>	[1..1]	DateTime		11
		NumberOfTransactions <NbOfTx>	[1..1]	Text		12
		ControlSum <CtrlSum>	[0..1]	Quantity		12
		GroupCancellation <GrpCxl>	[0..1]	Indicator		12
		InitiatingParty <InitgPty>	[0..1]	±		12
		ForwardingAgent <FwdgAgt>	[0..1]	±		13
		DebtorAgent <DbtrAgt>	[0..1]	±		14
		CreditorAgent <CdtrAgt>	[0..1]	±		14
		InstructingAgent <InstgAgt>	[0..1]	±		14
		InstructedAgent <InstdAgt>	[0..1]	±		14

Constraints

- **GroupCancellationAndNumberOfTransactionsGuideline**

If GroupCancellation is true, then NumberOfTransactions equals the number of transactions in the original message.

1.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference 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 123

1.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the (group of) cancellation request(s) was created by the instructing party.

Datatype: ISODatetime on page 117

1.4.1.3 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: Max15NumericText on page 122

1.4.1.4 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: DecimalNumber on page 121

1.4.1.5 GroupCancellation <GrpCxl>

Presence: [0..1]

Definition: Indicates whether the cancellation applies to a whole group of transactions or to individual transactions within the original group.

Datatype: One of the following values must be used (see GroupingIndicator on page 120):

- *Meaning When True:* Indicates that there is only one occurrence of the PaymentInformation block and several occurrences of the PaymentTransaction block.
- *Meaning When False:* Indicates that there is the same number of occurrences of the PaymentInformation block and of the PaymentTransaction block.

1.4.1.6 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party initiating the payment. In the payment context, this can either be the debtor (in a credit transfer), the creditor (in a direct debit), or the party that initiates the payment on behalf of the debtor or creditor.

InitiatingParty <InitgPty> contains the following elements (see [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.1.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain.

ForwardingAgent <FwdgAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.1.8 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.1.9 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.1.10 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 [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.1.11 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 [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [1..1]

Definition: Information concerning the original group of transactions, to which the message refers.

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupInformation4** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		15
		OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		15
		OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		16
		CancellationReasonInformation <CxlRsnInf>	[0..*]			16
		CancellationOriginator <CxlOrgtr>	[0..1]	±		16
		CancellationReason <CxlRsn>	[0..1]			17
	{Or	Code <Cd>	[1..1]	CodeSet		18
	Or}	Proprietary <Prtry>	[1..1]	Text		18
		AdditionalCancellationReasonInformation <AddtlCxlRsnInf>	[0..*]	Text		18

1.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

Definition: Point to point reference assigned by the original instructing party to unambiguously identify the original group of individual transactions.

Datatype: [Max35Text](#) on page 123

1.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers, eg, pacs.003.001.01 or MT103.

Datatype: [Max35Text](#) on page 123

1.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

Definition: Original date and time at which the message was created.

Datatype: [ISODatetime](#) on page 117

1.4.2.4 CancellationReasonInformation <CxlRsnInf>

Presence: [0..*]

Definition: Detailed information on the cancellation reason.

CancellationReasonInformation <CxlRsnInf> contains the following **CancellationReasonInformation1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		CancellationOriginator <CxlOrgtr>	[0..1]	±		16
		CancellationReason <CxlRsn>	[0..1]			17
	{Or	Code <Cd>	[1..1]	CodeSet		18
	Or}	Proprietary <Prtry>	[1..1]	Text		18
		AdditionalCancellationReasonInformation <AddtlCxlRsnInf>	[0..*]	Text		18

1.4.2.4.1 CancellationOriginator <CxlOrgtr>

Presence: [0..1]

Definition: Party issuing the cancellation request.

CancellationOriginator <CxlOrgtr> contains the following elements (see [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.2.4.2 CancellationReason <CxlRsn>

Presence: [0..1]

Definition: Specifies the reason for the cancellation.

CancellationReason <CxIRsn> contains one of the following **CancellationReason1Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		18
	Or}	Proprietary <Prtry>	[1..1]	Text		18

1.4.2.4.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the cancellation request in a coded form.

Datatype: [CancellationReason2Code on page 95](#)

CodeName	Name	Definition
CUST	RequestedByCustomer	Cancellation requested by the Debtor.
DUPL	DuplicatePayment	Payment is a duplicate of another payment.
AGNT	IncorrectAgent	Agent in the payment workflow is incorrect.
CURR	IncorrectCurrency	Currency of the payment is incorrect.
UPAY	UnduePayment	Payment is not justified.
SUSP	SuspiciousPayment	Payment is a suspicious payment.

1.4.2.4.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the cancellation request not catered for by the available codes.

Datatype: [Max35Text on page 123](#)

1.4.2.4.3 AdditionalCancellationReasonInformation <AddtlCxIRsnInf>

Presence: [0..*]

Definition: Further details on the cancellation request reason.

Usage: Additional cancellation reason information can be used to further detail the cancellation request reason.

Datatype: [Max105Text on page 122](#)

1.4.3 TransactionInformation <TxInf>

Presence: [0..*]

Definition: Information concerning the original transactions, to which the cancellation request message refers.

TransactionInformation <TxInf> contains the following **PaymentTransactionInformation3** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		CancellationIdentification <CxIId>	[0..1]	Text		22
		OriginalPaymentInformationIdentification <OrgnlPmtInflId>	[0..1]	Text		22
		OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		22
		OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		23
		OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		23
		OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C16	23
		OriginalInstructedAmount <OrgnlInstdAmt>	[0..1]	Amount	C16	23
		InstructingAgent <InstgAgt>	[0..1]	±		23
		InstructedAgent <InstdAgt>	[0..1]	±		24
		CancellationReasonInformation <CxIRsnInf>	[0..*]			24
		CancellationOriginator <CxIOrgtr>	[0..1]	±		24
		CancellationReason <CxIRsn>	[0..1]			25
	{Or	Code <Cd>	[1..1]	CodeSet		26
	Or}	Proprietary <Prtry>	[1..1]	Text		26
		AdditionalCancellationReasonInformation <AddtlCxIRsnInf>	[0..*]	Text		26
		OriginalTransactionReference <OrgnlTxRef>	[0..1]			26
		InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C16	30
		Amount <Amt>	[0..1]			30
	{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C16	30
	Or}	EquivalentAmount <EqvtAmt>	[1..1]			30
		Amount <Amt>	[1..1]	Amount	C16	31
		CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C16	31
		InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		31
	{Or	RequestedExecutionDate <ReqdExctnDt>	[0..1]	Date		32
	Or}	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		32
		CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		32
		SettlementInformation <SttlmInf>	[0..1]			33
		SettlementMethod <SttlmMtd>	[1..1]	CodeSet		34
		SettlementAccount <SttlmAcct>	[0..1]	±		34

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		ClearingSystem <ClrSys>	[0..1]			35
	{Or	ClearingSystemIdentification <ClrSysId>	[1..1]	CodeSet		35
	Or}	Proprietary <Prtry>	[1..1]	Text		38
		InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		39
		InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±		39
		InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		39
		InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±		40
		ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		40
		ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±		40
		PaymentTypeInformation <PmtTplnf>	[0..1]			41
		InstructionPriority <InstrPrty>	[0..1]	CodeSet		41
	{Or	ServiceLevel <SvcLvl>	[0..1]			42
	{Or	Code <Cd>	[1..1]	CodeSet		42
	Or}	Proprietary <Prtry>	[1..1]	Text		42
	Or}	ClearingChannel <ClrChanl>	[0..1]	CodeSet		42
		LocalInstrument <LclInstrm>	[0..1]			43
	{Or	Code <Cd>	[1..1]	Text		43
	Or}	Proprietary <Prtry>	[1..1]	Text		43
		SequenceType <SeqTp>	[0..1]	CodeSet		43
		CategoryPurpose <CtgyPurp>	[0..1]	CodeSet		44
		PaymentMethod <PmtMtd>	[0..1]	CodeSet		44
		MandateRelatedInformation <MndtRltdInf>	[0..1]		C1	45
		MandateIdentification <MndtId>	[0..1]	Text		46
		DateOfSignature <DtOfSgntr>	[0..1]	Date		46
		AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		47
		AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			47
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		47
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		47
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		48

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±		49
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		49
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±		50
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		51
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±		51
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		51
		OriginalFrequency <OrgnlFrqcy>	[0..1]	CodeSet		52
		ElectronicSignature <ElctrcSgntr>	[0..1]	Text		52
		FirstCollectionDate <FrstColltnDt>	[0..1]	Date		52
		FinalCollectionDate <FnlColltnDt>	[0..1]	Date		52
		Frequency <Frqcy>	[0..1]	CodeSet		52
		RemittanceInformation <RmtInf>	[0..1]			53
		Unstructured <Ustrd>	[0..*]	Text		54
		Structured <Strd>	[0..*]			54
		ReferredDocumentInformation <RfrdDocInf>	[0..1]			55
		ReferredDocumentType <RfrdDocTp>	[0..1]			56
	{Or	Code <Cd>	[1..1]	CodeSet		56
	Or}	Proprietary <Prtry>	[1..1]	Text		57
		Issuer <Issr>	[0..1]	Text		57
		ReferredDocumentNumber <RfrdDocNb>	[0..1]	Text		57
		ReferredDocumentRelatedDate <RfrdDocRltdDt>	[0..1]	Date		57
		ReferredDocumentAmount <RfrdDocAmt>	[0..*]			57
	{Or	DuePayableAmount <DuePyblAmt>	[1..1]	Amount	C16	58
	Or	DiscountAppliedAmount <DscntApldAmt>	[1..1]	Amount	C16	58
	Or	RemittedAmount <RmtdAmt>	[1..1]	Amount	C16	58
	Or	CreditNoteAmount <CdtNoteAmt>	[1..1]	Amount	C16	59
	Or}	TaxAmount <TaxAmt>	[1..1]	Amount	C16	59
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			59
		CreditorReferenceType <CdtrRefTp>	[0..1]			60
	{Or	Code <Cd>	[1..1]	CodeSet		60

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Or}	Proprietary <Prtry>	[1..1]	Text		60
		Issuer <Issr>	[0..1]	Text		61
		CreditorReference <CdtrRef>	[0..1]	Text		61
		Invoiceer <Invcr>	[0..1]	±		61
		Invoicee <Invcee>	[0..1]	±		62
		AdditionalRemittanceInformation <AddtlRmtInf>	[0..1]	Text		63
		UltimateDebtor <UltmtDbtr>	[0..1]	±		64
		Debtor <Dbtr>	[0..1]	±		65
		DebtorAccount <DbtrAcct>	[0..1]	±		65
		DebtorAgent <DbtrAgt>	[0..1]	±		66
		DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±		66
		CreditorAgent <CdtrAgt>	[0..1]	±		67
		CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±		67
		Creditor <Cdtr>	[0..1]	±		67
		CreditorAccount <CdtrAcct>	[0..1]	±		68
		UltimateCreditor <UltmtCdtr>	[0..1]	±		69

1.4.3.1 CancellationIdentification <CxIld>

Presence: [0..1]

Definition: Unique and unambiguous identifier of a cancellation request, assigned by an instructing party.

Usage: the cancellation request identification can be used for reconciliation or to link tasks relating to the cancellation request transaction.

Datatype: Max35Text on page 123

1.4.3.2 OriginalPaymentInformationIdentification <OrgnPmtInfId>

Presence: [0..1]

Definition: Unique and unambiguous identifier of the original payment information block as assigned by the original sending party.

Datatype: Max35Text on page 123

1.4.3.3 OriginalInstructionIdentification <OrgnInstrId>

Presence: [0..1]

Definition: Original unique instruction identification as assigned by an instructing party for an instructed party to unambiguously identify the original instruction.

Usage: the original instruction identification is the original point to point reference used between the instructing party and the instructed party to refer to the original instruction.

Datatype: Max35Text on page 123

1.4.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Datatype: Max35Text on page 123

1.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Original identification of a transaction, as assigned by the first instructing agent and passed on, unchanged, throughout the entire interbank chain.

Datatype: Max35Text on page 123

1.4.3.6 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money transferred between the instructing agent and the instructed agent in the original transaction.

Impacted by: C16 ValidationByTable

Datatype: CurrencyAndAmount on page 93

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.7 OriginalInstructedAmount <OrgnlInstdAmt>

Presence: [0..1]

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

Impacted by: C16 ValidationByTable

Datatype: CurrencyAndAmount on page 93

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.8 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 [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.3.9 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 [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.3.10 CancellationReasonInformation <CxIRsnInf>

Presence: [0..*]

Definition: Detailed information on the cancellation reason.

CancellationReasonInformation <CxIRsnInf> contains the following **CancellationReasonInformation1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		CancellationOriginator <CxIOrgtr>	[0..1]	±		24
		CancellationReason <CxIRsn>	[0..1]			25
	{Or	Code <Cd>	[1..1]	CodeSet		26
	Or}	Proprietary <Prtry>	[1..1]	Text		26
		AdditionalCancellationReasonInformation <AddtlCxIRsnInf>	[0..*]	Text		26

1.4.3.10.1 CancellationOriginator <CxIOrgtr>

Presence: [0..1]

Definition: Party issuing the cancellation request.

CancellationOriginator <CxlOrgtr> contains the following elements (see [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.3.10.2 CancellationReason <CxlRsn>

Presence: [0..1]

Definition: Specifies the reason for the cancellation.

CancellationReason <CxIRsn> contains one of the following **CancellationReason1Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		26
	Or}	Proprietary <Prtry>	[1..1]	Text		26

1.4.3.10.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the cancellation request in a coded form.

Datatype: [CancellationReason2Code on page 95](#)

CodeName	Name	Definition
CUST	RequestedByCustomer	Cancellation requested by the Debtor.
DUPL	DuplicatePayment	Payment is a duplicate of another payment.
AGNT	IncorrectAgent	Agent in the payment workflow is incorrect.
CURR	IncorrectCurrency	Currency of the payment is incorrect.
UPAY	UnduePayment	Payment is not justified.
SUSP	SuspiciousPayment	Payment is a suspicious payment.

1.4.3.10.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the cancellation request not catered for by the available codes.

Datatype: [Max35Text on page 123](#)

1.4.3.10.3 AdditionalCancellationReasonInformation <AddtlCxIRsnInf>

Presence: [0..*]

Definition: Further details on the cancellation request reason.

Usage: Additional cancellation reason information can be used to further detail the cancellation request reason.

Datatype: [Max105Text on page 122](#)

1.4.3.11 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Set of key elements of the original transaction being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference1 elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C16	30
		Amount <Amt>	[0..1]			30
	{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C16	30
	Or}	EquivalentAmount <EqvtAmt>	[1..1]			30
		Amount <Amt>	[1..1]	Amount	C16	31
		CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C16	31
		InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		31
	{Or	RequestedExecutionDate <ReqdExctnDt>	[0..1]	Date		32
	Or}	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		32
		CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		32
		SettlementInformation <SttlmInf>	[0..1]			33
		SettlementMethod <SttlmMtd>	[1..1]	CodeSet		34
		SettlementAccount <SttlmAcct>	[0..1]	±		34
		ClearingSystem <ClrSys>	[0..1]			35
	{Or	ClearingSystemIdentification <ClrSysId>	[1..1]	CodeSet		35
	Or}	Proprietary <Prtry>	[1..1]	Text		38
		InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		39
		InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±		39
		InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		39
		InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±		40
		ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		40
		ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±		40
		PaymentTypeInformation <PmtTplnf>	[0..1]			41
		InstructionPriority <InstrPrty>	[0..1]	CodeSet		41
	{Or	ServiceLevel <SvcLvl>	[0..1]			42
	{Or	Code <Cd>	[1..1]	CodeSet		42
	Or}	Proprietary <Prtry>	[1..1]	Text		42
	Or}	ClearingChannel <ClrChanl>	[0..1]	CodeSet		42

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		LocalInstrument <LclInstrm>	[0..1]			43
	{Or	Code <Cd>	[1..1]	Text		43
	Or}	Proprietary <Prtry>	[1..1]	Text		43
		SequenceType <SeqTp>	[0..1]	CodeSet		43
		CategoryPurpose <CtgyPurp>	[0..1]	CodeSet		44
		PaymentMethod <PmtMtd>	[0..1]	CodeSet		44
		MandateRelatedInformation <MndtRltdInf>	[0..1]		C1	45
		MandateIdentification <MndtId>	[0..1]	Text		46
		DateOfSignature <DtOfSgntr>	[0..1]	Date		46
		AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		47
		AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			47
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		47
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		47
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		48
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±		49
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		49
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±		50
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		51
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±		51
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		51
		OriginalFrequency <OrgnlFrqcy>	[0..1]	CodeSet		52
		ElectronicSignature <ElctrncSgntr>	[0..1]	Text		52
		FirstCollectionDate <FrstColltnDt>	[0..1]	Date		52
		FinalCollectionDate <FnlColltnDt>	[0..1]	Date		52
		Frequency <Frqcy>	[0..1]	CodeSet		52
		RemittanceInformation <RmtInf>	[0..1]			53
		Unstructured <Ustrd>	[0..*]	Text		54
		Structured <Strd>	[0..*]			54
		ReferredDocumentInformation <RfrdDocInf>	[0..1]			55
		ReferredDocumentType <RfrdDocTp>	[0..1]			56

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		56
	Or}	Proprietary <Prtry>	[1..1]	Text		57
		Issuer <Issr>	[0..1]	Text		57
		ReferredDocumentNumber <RfrdDocNb>	[0..1]	Text		57
		ReferredDocumentRelatedDate <RfrdDocRltdDt>	[0..1]	Date		57
		ReferredDocumentAmount <RfrdDocAmt>	[0..*]			57
	{Or	DuePayableAmount <DuePyblAmt>	[1..1]	Amount	C16	58
	Or	DiscountAppliedAmount <DscntApldAmt>	[1..1]	Amount	C16	58
	Or	RemittedAmount <RmtdAmt>	[1..1]	Amount	C16	58
	Or	CreditNoteAmount <CdtNoteAmt>	[1..1]	Amount	C16	59
	Or}	TaxAmount <TaxAmt>	[1..1]	Amount	C16	59
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			59
		CreditorReferenceType <CdtrRefTp>	[0..1]			60
	{Or	Code <Cd>	[1..1]	CodeSet		60
	Or}	Proprietary <Prtry>	[1..1]	Text		60
		Issuer <Issr>	[0..1]	Text		61
		CreditorReference <CdtrRef>	[0..1]	Text		61
		Invoicer <Invcr>	[0..1]	±		61
		Invoicee <Invcee>	[0..1]	±		62
		AdditionalRemittanceInformation <AddtlRmtInf>	[0..1]	Text		63
		UltimateDebtor <UltmtDbtr>	[0..1]	±		64
		Debtor <Dbtr>	[0..1]	±		65
		DebtorAccount <DbtrAcct>	[0..1]	±		65
		DebtorAgent <DbtrAgt>	[0..1]	±		66
		DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±		66
		CreditorAgent <CdtrAgt>	[0..1]	±		67
		CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±		67
		Creditor <Cdtr>	[0..1]	±		67
		CreditorAccount <CdtrAcct>	[0..1]	±		68
		UltimateCreditor <UltmtCdtr>	[0..1]	±		69

1.4.3.11.1 InterbankSettlementAmount <IntrBkSttlmAmt>*Presence:* [0..1]*Definition:* Amount of money moved between the instructing agent and the instructed agent.*Impacted by:* [C16 ValidationByTable](#)*Datatype:* [CurrencyAndAmount](#) on page 93**Constraints**

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.11.2 Amount <Amt>*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.**Amount <Amt>** contains one of the following **AmountType2Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C16	30
	Or}	EquivalentAmount <EqvtAmt>	[1..1]			30
		Amount <Amt>	[1..1]	Amount	C16	31
		CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C16	31

1.4.3.11.2.1 InstructedAmount <InstdAmt>*Presence:* [1..1]*Definition:* Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.*Impacted by:* [C16 ValidationByTable](#)*Datatype:* [CurrencyAndAmount](#) on page 93**Constraints**

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.11.2.2 EquivalentAmount <EqvtAmt>*Presence:* [1..1]*Definition:* Amount of money to be transferred between the debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be transferred into a different currency.

Usage: Currency of the amount is expressed in the currency of the debtor's account, but the amount to be transferred is in another currency. The debtor agent will convert the amount and currency to the to be transferred amount and currency, eg, 'pay equivalent of 100000 EUR in JPY'(and account is in EUR).

EquivalentAmount <EqvtAmt> contains the following **EquivalentAmount** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Amount <Amt>	[1..1]	Amount	C16	31
		CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C16	31

1.4.3.11.2.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be transferred between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be transferred in a different currency.

Usage: Currency of the amount is expressed in the currency of the debtor's account, but the amount to be transferred is in another currency. The first agent will convert the amount and currency to the to be transferred amount and currency, eg, 'pay equivalent of 100000 EUR in JPY'(and account is in EUR).

Impacted by: [C16 ValidationByTable](#)

Datatype: [CurrencyAndAmount](#) on page 93

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.11.2.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

Definition: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.

Impacted by: [C16 ValidationByTable](#)

Datatype: [CurrencyCode](#) on page 106

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.11.3 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 117

1.4.3.11.4 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Warning If RequestedExecutionDate is present, then RequestedCollectionDate is not allowed.
If RequestedCollectionDate is present, then RequestedExecutionDate is not allowed.

Definition: Date at which the initiating party requests that the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank.

Usage: This is the date on which the debtor's account(s) is (are) to be debited.

Datatype: ISODate on page 117

1.4.3.11.5 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Warning If RequestedExecutionDate is present, then RequestedCollectionDate is not allowed.
If RequestedCollectionDate is present, then RequestedExecutionDate is not allowed.

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

Datatype: ISODate on page 117

1.4.3.11.6 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the direct debit mandate.

CreditorSchemeIdentification <CdtrSchmId> contains the following elements (see PartyIdentification8 on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.3.11.7 SettlementInformation <SttlmInf>

Presence: [0..1]

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

SettlementInformation <SttlmInf> contains the following **SettlementInformation3** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		SettlementMethod <SttlmMtd>	[1..1]	CodeSet		34
		SettlementAccount <SttlmAcct>	[0..1]	±		34
		ClearingSystem <ClrSys>	[0..1]			35
	{Or	ClearingSystemIdentification <ClrSysId>	[1..1]	CodeSet		35
	Or}	Proprietary <Prtry>	[1..1]	Text		38
		InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		39
		InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±		39
		InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		39
		InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±		40
		ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		40
		ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±		40

1.4.3.11.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: [SettlementMethod1Code](#) on page 116

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

1.4.3.11.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

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

SettlementAccount <SttlmAcct> contains the following elements (see [CashAccount7](#) on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.7.3 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 **ClearingSystemIdentification1Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	ClearingSystemIdentification <ClrSysId>	[1..1]	CodeSet		35
	Or}	Proprietary <Prtry>	[1..1]	Text		38

1.4.3.11.7.3.1 ClearingSystemIdentification <ClrSysId>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed.

Datatype: [CashClearingSystem3Code](#) on page 98

CodeName	Name	Definition
ABE	EBAEuro1Step1	Scheme code for EBA Euro1/Step1.
ART	Austrian	Scheme code for AT (Austria) - Austrian RTGS (ARTIS).
AVP	NewZealand	Scheme code for NZ (New Zealand) - New Zealand Assured Value Payments.
AZM	Azerbaijan	Scheme code for AZ (Azerbaijan) - Azerbaijan Interbank Payment System (AZIPS).
BAP	BosniaHerzegovina	Scheme code for BA (Bosnia and Herzegovina).
BEL	Belgium	Scheme code for BE (Belgium) - Belgium RTGS (ELLIPS).
BOF	Finland	Scheme code for FI (Finland) - RTGS (BOF).

CodeName	Name	Definition
BRL	Italy	Scheme code for IT (Italy) - Italy RTGS (BIREL).
CAD	Canada	Scheme code for CA (Canada) - Canadian Large Value Transfer System (LVTS).
CAM	SpainCAM	Scheme code for ES (Spain).
CBJ	Ireland	Scheme code for IE (Ireland) - Irish RTGS (IRIS).
CHP	UnitedKingdom	Scheme code for GB (UK) - British Euro RTGS (CHAPS).
DKC	Denmark	Scheme code for DK (Denmark) - Danish Euro RTGS (KRONOS).
RTP	GermanyRTGSPlus	Scheme code for DE (Germany).
EBA	EBAEuro1	Scheme code for EBA Euro1.
ELS	GermanyELS	Scheme code for DE (Germany).
ERP	EBAStep1	Scheme code for EBA step 1 (members).
XCT	EBAStep2	Scheme code for EBA step 2.
HRK	Croatia	Scheme code for HR (Croatia) - HSVP.
HRM	Greece	Scheme code for GR (Greece) - Greek RTGS (HERMES).
HUF	Hungary	Scheme code for HU (Hungary) - VIBER.
LGS	Luxemburg	Scheme code for LU (Luxemburg) - Luxembourg RTGS (LIPS).
LVL	Latvia	Scheme code for LV (Latvia).
MUP	Mauritius	Scheme code for MU (Mauritius).
NOC	Norway	Scheme code for NO (Norway).
PCH	Switzerland	Scheme code for CH (Switzerland).
PDS	Australia	Scheme code for AU (Australia).
PEG	Egypt	Scheme code for EG (Egypt).
PNS	FrancePNS	Scheme code for FR (France).
PVE	Venezuela	Scheme code for Ve (Venezuela).
SEC	SwedenSEC	Scheme code for SE (Sweden) - Swedish Euro RTGS (SEC).
SIT	Slovenia	Scheme code for SI (Slovenia).
SLB	SpainES	Scheme code for ES (Spain) - Spanish RTGS (SLBE).
SPG	Portugal	Scheme code for PT (Portugal) - Portuguese RTGS (SPGT).
SSK	SwedenSSK	Scheme code for SE (Sweden) - SEK RTGS (RIX).

CodeName	Name	Definition
TBF	FranceFR	Scheme code for FR (France) - French RTGS (TBF).
TGT	Target	Scheme code for Target.
TOP	Netherlands	Scheme code for NL (Netherlands) - Dutch RTGS (TOP).
FDW	Fedwire	Scheme code for the US national real time gross settlement system.
BOJ	BankOfJapanNet	Scheme code for the Bank of Japan clearing system.
FEY	ForeignExchangeYenClearing	Scheme code for the Foreign Exchange Yen Clearing system (FEYCS). It is the Japanese electronic interbank system for sending guaranteed and unconditional yen payments of FX deals for same day settlement from one settlement bank, on behalf of itself or its customers, to another settlement bank.
ZEN	Zengin	Scheme code for the Zengin system. The electronic payment system for domestic third party transfers managed by the Tokyo Bankers Association.
DDK	DenmarkDDK	Scheme code for DK (Denmark) - Danish Krone RTGS (KRONOS).
AIP	Albania	Scheme code for AL (Albania) - Albania Interbank Payment System.
BCC	SwedenBGC	Scheme code for SE (Sweden) - Sweden BGC Clearing CUG.
BDS	Barbados	Scheme code for BB (Barbados) - Barbados RTGS (CBRTGS).
BGN	Bulgaria	Scheme code for BG (Bulgaria) - Bulgaria RTGS.
BHS	Bahamas	Scheme code for BS (Bahamas) - Bahamas RTGS.
BIS	Botswana	Scheme code for BW (Botswana) - Botswana Interbank Settlement System.
BSP	Philippines	Scheme code for PH (Philippines) - Philippines Payment System.
EPM	ECB	Scheme code for ECB (European Central Bank) - ECB Payment Mechanism.
EPN	USChipsACH	Scheme code for the US CHIPS-ACH.
FDA	USFedACH	Scheme code for the US FED-ACH.
GIS	Ghana	Scheme code for GH (Ghana) - Ghana Interbank Settlement System (GISS).
INC	NetherlandsIP	Scheme code for NL (Netherlands) - Netherlands Interpay CUG.
JOD	Jordan	Scheme code for JO (Jordan) - Jordan RTGS.

CodeName	Name	Definition
KPS	Kenya	Scheme code for KE (Kenya) - Kenyan Electronic Payment Settlement System.
LKB	SriLanka	Scheme code for LK (Sri Lanka) - Sri Lanka (Lankasettle).
MEP	Singapore	Scheme code for SG (Singapore) - Singapore RTGS (MEPS+).
MRS	Malta	Scheme code for MT (Malta) - Malta Realtime Interbank Settlement System.
NAM	Namibia	Scheme code for NA (Namibian) - Namibian Interbank Settlement System.
PTR	Angola	Scheme code for AO (Angola) - Angola RTGS.
ROL	RomaniaEPO	Scheme code for RO (Romania) - Romanian Electronic Payment Operations RT.
ROS	RomaniaGSRS	Scheme code for RO (Romania) - Romanian GSRS.
SCP	Chili	Scheme code for CL (Chile) - Chilean Interbank Payment System.
STG	UnitedKingdomGBP	Scheme code for UK (United Kingdom) - CHAPS Sterling RTGS.
THB	Thailand	Scheme code for TH (Thailand) - Thailand Payment System (Bahtnet/2).
TIS	Tanzania	Scheme code for TZ (Tanzania) - Tanzania Interbank Settlement System (TISS).
TTD	TrinidadAndTobago	Scheme code for TT (Trinidad and Tobago) - Trinidad and Tobago SAFE-TT.
UIS	Uganda	Scheme code for UG (Uganda) - Uganda National Interbank Settlement System.
MOS	SouthAfrica	Scheme code for ZA (South Africa) - South-African Multiple Option Settlement.
ZET	Zimbabwe	Scheme code for ZW (Zimbabwe) - Zimbabwe Electronic Transfer & Settlement System.
ZIS	Zambia	Scheme code for ZM (Zambia) - Zambian Interbank Payment & Settlement System.
CHI	USChips	CHIPS is the Clearing House Interbank Payment System in the US.
COP	Columbia	Scheme code for Columbia (CO) - Colombian ACH CENIT Central Bank Payment System.

1.4.3.11.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary clearing system service selected for a transaction.

Datatype: [Max35Text](#) on page 123

1.4.3.11.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

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

Usage: If the instructing and instructed agents have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.3.11.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see [CashAccount7](#) on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

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

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

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

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.3.11.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see [CashAccount7](#) on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Specifies the branch of the instructed agent where the amount of money will be made available when different from the instructed reimbursement agent.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.3.11.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see [CashAccount7](#) on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following **PaymentTypeInformation6** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructionPriority <InstrPrty>	[0..1]	CodeSet		41
	{Or	ServiceLevel <SvcLvl>	[0..1]			42
	{Or	Code <Cd>	[1..1]	CodeSet		42
	Or}	Proprietary <Prtry>	[1..1]	Text		42
	Or}	ClearingChannel <ClrChanl>	[0..1]	CodeSet		42
		LocalInstrument <LclInstrm>	[0..1]			43
	{Or	Code <Cd>	[1..1]	Text		43
	Or}	Proprietary <Prtry>	[1..1]	Text		43
		SequenceType <SeqTp>	[0..1]	CodeSet		43
		CategoryPurpose <CtgyPurp>	[0..1]	CodeSet		44

1.4.3.11.8.1 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 114

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

1.4.3.11.8.2 ServiceLevel <SvcLvl>*Presence:* [0..1]**Warning** If ServiceLevel is present then ClearingChannel must is not allowed.

If ClearingChannel is present then ServiceLevel must is not allowed.

Definition: Agreement under which or rules under which the transaction should be processed.**ServiceLevel <SvcLvl>** contains one of the following **ServiceLevel2Choice** elements

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

1.4.3.11.8.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Identification of a pre-agreed level of service between the parties in a coded form.*Datatype:* [ServiceLevel1Code on page 115](#)

CodeName	Name	Definition
SEPA	SingleEuroPaymentsArea	Payment must be executed following the Single Euro Payments Area scheme.
SDVA	SameDayValue	Payment must be executed with same day value to the creditor.
PRPT	EBAPriorityService	Transaction must be processed according to the EBA Priority Service.

1.4.3.11.8.2.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Proprietary identification of a pre-agreed level of service between the parties.*Datatype:* [Max35Text on page 123](#)**1.4.3.11.8.3 ClearingChannel <ClrChanl>***Presence:* [0..1]**Warning** If ServiceLevel is present then ClearingChannel must is not allowed.

If ClearingChannel is present then ServiceLevel must is not allowed.

Definition: Specifies the clearing channel to be used to process the payment instruction.*Datatype:* [ClearingChannel2Code on page 105](#)

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.

CodeName	Name	Definition
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.

1.4.3.11.8.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: When available, codes provided by local authorities should be used.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument1Choice** elements

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

1.4.3.11.8.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalLocalInstrumentCode Obsolete on page 121

1.4.3.11.8.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument as a proprietary code.

Datatype: Max35Text on page 123

1.4.3.11.8.5 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, eg, first, recurrent, final or one-off.

Datatype: SequenceType1Code on page 114

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.

1.4.3.11.8.6 CategoryPurpose <CtgyPurp>*Presence:* [0..1]*Definition:* Specifies the high level purpose of the instruction based on a set of pre-defined categories.*Datatype:* PaymentCategoryPurpose1Code on page 111

CodeName	Name	Definition
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.
SALA	SalaryPayment	Transaction is the payment of salaries.
TREA	TreasuryPayment	Transaction is related to treasury operations.
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
DIVI	Dividend	Transaction is the payment of dividends.
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
INTE	Interest	Transaction is the payment of interest.
LOAN	Loan	Transaction is related to the transfer of a loan to a borrower.
PENS	PensionPayment	Transaction is the payment of pension.
SECU	Securities	Transaction is the payment of securities.
SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
SUPP	SupplierPayment	Transaction is related to a payment to a supplier.
TAXS	TaxPayment	Transaction is the payment of taxes.
TRAD	Trade	Transaction is related to the payment of a trade transaction.
VATX	ValueAddedTaxPayment	Transaction is the payment of value added tax.
HEDG	Hedging	Transaction is related to the payment of a hedging operation.
INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
WHLD	WithHolding	Transaction is the payment of withholding tax.

1.4.3.11.9 PaymentMethod <PmtMtd>*Presence:* [0..1]*Definition:* Specifies the transfer method that will be used by the instructing agent to transfer the funds to the creditor.*Datatype:* PaymentMethod4Code on page 113

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

1.4.3.11.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Set of elements used to provide further details related to a direct debit mandate signed between the creditor and the debtor.

Usage: Mandate related information is to be used only when the direct debit relates to a mandate signed between the debtor and the creditor.

Impacted by: C1 AmendmentIndicatorRule

MandateRelatedInformation <MndtRltdInf> contains the following **MandateRelatedInformation1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		MandateIdentification <MndtId>	[0..1]	Text		46
		DateOfSignature <DtOfSgntr>	[0..1]	Date		46
		AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		47
		AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			47
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		47
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		47
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		48
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±		49
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		49
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±		50
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		51
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±		51
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		51
		OriginalFrequency <OrgnlFrqcy>	[0..1]	CodeSet		52
		ElectronicSignature <ElctrncSgntr>	[0..1]	Text		52
		FirstCollectionDate <FrstColltnDt>	[0..1]	Date		52
		FinalCollectionDate <FnlColltnDt>	[0..1]	Date		52
		Frequency <Frqcy>	[0..1]	CodeSet		52

Constraints

- **AmendmentIndicatorRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present, with amended mandate information.

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

1.4.3.11.10.1 MandateIdentification <MndtId>

Presence: [0..1]

Definition: Reference of the direct debit mandate that has been signed between by the debtor and the creditor.

Datatype: Max35Text on page 123

1.4.3.11.10.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: ISODate on page 117

1.4.3.11.10.3 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 121):

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

1.4.3.11.10.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of direct debit mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following **AmendmentInformationDetails1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		47
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		47
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		48
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±		49
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		49
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±		50
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		51
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±		51
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		51
		OriginalFrequency <OrgnlFrqcy>	[0..1]	CodeSet		52

1.4.3.11.10.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

Definition: Original mandate identification that has been modified.

Datatype: Max35Text on page 123

1.4.3.11.10.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId> contains the following elements (see [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.3.11.10.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.3.11.10.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see [CashAccount7](#) on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.10.4.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.3.11.10.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see [CashAccount7](#) on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.10.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor's agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.3.11.10.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see [CashAccount7](#) on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.10.4.9 OriginalFinalCollectionDate <OrgnIFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: [ISODate](#) on page 117

1.4.3.11.10.4.10 OriginalFrequency <OrgnlFrqcy>*Presence:* [0..1]*Definition:* Original frequency that has been modified.*Datatype:* Frequency1Code on page 109

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.

1.4.3.11.10.5 ElectronicSignature <ElctrncSgntr>*Presence:* [0..1]*Definition:* Additional security provisions, such as a digital signature, as provided by the debtor.*Datatype:* Max1025Text on page 121**1.4.3.11.10.6 FirstCollectionDate <FrstColltnDt>***Presence:* [0..1]*Definition:* Date of the first collection of a direct debit as per the mandate.*Datatype:* ISODate on page 117**1.4.3.11.10.7 FinalCollectionDate <FnlColltnDt>***Presence:* [0..1]*Definition:* Date of the final collection of a direct debit as per the mandate.*Datatype:* ISODate on page 117**1.4.3.11.10.8 Frequency <Frqcy>***Presence:* [0..1]*Definition:* Regularity with which direct debit instructions are to be created and processed.*Datatype:* Frequency1Code on page 109

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.

CodeName	Name	Definition
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.

1.4.3.11.11 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 **RemittanceInformation1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Unstructured <Ustrd>	[0..*]	Text		54
		Structured <Strd>	[0..*]			54
		ReferredDocumentInformation <RfrdDocInf>	[0..1]			55
		ReferredDocumentType <RfrdDocTp>	[0..1]			56
	{Or	Code <Cd>	[1..1]	CodeSet		56
	Or}	Proprietary <Prtry>	[1..1]	Text		57
		Issuer <Issr>	[0..1]	Text		57
		ReferredDocumentNumber <RfrdDocNb>	[0..1]	Text		57
		ReferredDocumentRelatedDate <RfrdDocRltdDt>	[0..1]	Date		57
		ReferredDocumentAmount <RfrdDocAmt>	[0..*]			57
	{Or	DuePayableAmount <DuePyblAmt>	[1..1]	Amount	C16	58
	Or	DiscountAppliedAmount <DscntApldAmt>	[1..1]	Amount	C16	58
	Or	RemittedAmount <RmtdAmt>	[1..1]	Amount	C16	58
	Or	CreditNoteAmount <CdtNoteAmt>	[1..1]	Amount	C16	59
	Or}	TaxAmount <TaxAmt>	[1..1]	Amount	C16	59
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			59
		CreditorReferenceType <CdtrRefTp>	[0..1]			60
	{Or	Code <Cd>	[1..1]	CodeSet		60
	Or}	Proprietary <Prtry>	[1..1]	Text		60
		Issuer <Issr>	[0..1]	Text		61
		CreditorReference <CdtrRef>	[0..1]	Text		61
		Invoicer <Invcr>	[0..1]	±		61
		Invoicee <Invcee>	[0..1]	±		62
		AdditionalRemittanceInformation <AddtlRmtInf>	[0..1]	Text		63

1.4.3.11.11.1 Unstructured <Ustrd>

Presence: [0..*]

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

Datatype: Max140Text on page 122

1.4.3.11.11.2 Structured <Strd>

Presence: [0..*]

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

Structured <Strd> contains the following **StructuredRemittanceInformation6** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		ReferredDocumentInformation <RfrdDocInf>	[0..1]			55
		ReferredDocumentType <RfrdDocTp>	[0..1]			56
	{Or	Code <Cd>	[1..1]	CodeSet		56
	Or}	Proprietary <Prtry>	[1..1]	Text		57
		Issuer <Issr>	[0..1]	Text		57
		ReferredDocumentNumber <RfrdDocNb>	[0..1]	Text		57
		ReferredDocumentRelatedDate <RfrdDocRltdDt>	[0..1]	Date		57
		ReferredDocumentAmount <RfrdDocAmt>	[0..*]			57
	{Or	DuePayableAmount <DuePyblAmt>	[1..1]	Amount	C16	58
	Or	DiscountAppliedAmount <DscntApldAmt>	[1..1]	Amount	C16	58
	Or	RemittedAmount <RmtdAmt>	[1..1]	Amount	C16	58
	Or	CreditNoteAmount <CdtNoteAmt>	[1..1]	Amount	C16	59
	Or}	TaxAmount <TaxAmt>	[1..1]	Amount	C16	59
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			59
		CreditorReferenceType <CdtrRefTp>	[0..1]			60
	{Or	Code <Cd>	[1..1]	CodeSet		60
	Or}	Proprietary <Prtry>	[1..1]	Text		60
		Issuer <Issr>	[0..1]	Text		61
		CreditorReference <CdtrRef>	[0..1]	Text		61
		Invoicer <Invcr>	[0..1]	±		61
		Invoicee <Invcee>	[0..1]	±		62
		AdditionalRemittanceInformation <AddtlRmtInf>	[0..1]	Text		63

1.4.3.11.11.2.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..1]

Definition: Reference information to allow the identification of the underlying reference documents.

ReferredDocumentInformation <RfrdDocInf> contains the following **ReferredDocumentInformation1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		ReferredDocumentType <RfrdDocTp>	[0..1]			56
	{Or	Code <Cd>	[1..1]	CodeSet		56
	Or}	Proprietary <Prtry>	[1..1]	Text		57
		Issuer <Issr>	[0..1]	Text		57
		ReferredDocumentNumber <RfrdDocNb>	[0..1]	Text		57

1.4.3.11.11.2.1.1 ReferredDocumentType <RfrdDocTp>

Presence: [0..1]

Definition: Provides the type of the referred document.

ReferredDocumentType <RfrdDocTp> contains the following **ReferredDocumentType1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		56
	Or}	Proprietary <Prtry>	[1..1]	Text		57
		Issuer <Issr>	[0..1]	Text		57

1.4.3.11.11.2.1.1.1 Code <Cd>

Presence: [1..1]

Warning If Code is present then Proprietary must not be present.

If Proprietary is present then Code must not be present.

Definition: Document type in a coded form.

Datatype: [DocumentType2Code](#) on page 106

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.

CodeName	Name	Definition
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.

1.4.3.11.11.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Warning If Code is present then Proprietary must not be present.
If Proprietary is present then Code must not be present.

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

Datatype: [Max35Text on page 123](#)

1.4.3.11.11.2.1.1.3 Issuer <Issr>

Presence: [0..1]

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

Datatype: [Max35Text on page 123](#)

1.4.3.11.11.2.1.2 ReferredDocumentNumber <RfrdDocNb>

Presence: [0..1]

Definition: Unique and unambiguous identification number of the referred document.

Datatype: [Max35Text on page 123](#)

1.4.3.11.11.2.2 ReferredDocumentRelatedDate <RfrdDocRltdDt>

Presence: [0..1]

Definition: Date associated with the referred document, eg, date of issue.

Datatype: [ISODate on page 117](#)

1.4.3.11.11.2.3 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..*]

Definition: Amount of money and currency of a document referred to in the remittance section. The amount is typically either the original amount due and payable, or the amount actually remitted for the referred document.

ReferredDocumentAmount <RfrdDocAmt> contains one of the following **ReferredDocumentAmount1Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	DuePayableAmount <DuePyblAmt>	[1..1]	Amount	C16	58
	Or	DiscountAppliedAmount <DscntApldAmt>	[1..1]	Amount	C16	58
	Or	RemittedAmount <RmtdAmt>	[1..1]	Amount	C16	58
	Or	CreditNoteAmount <CdtNoteAmt>	[1..1]	Amount	C16	59
	Or}	TaxAmount <TaxAmt>	[1..1]	Amount	C16	59

1.4.3.11.11.2.3.1 DuePayableAmount <DuePyblAmt>

Presence: [1..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Impacted by: [C16 ValidationByTable](#)

Datatype: [CurrencyAndAmount](#) on page 93

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.11.11.2.3.2 DiscountAppliedAmount <DscntApldAmt>

Presence: [1..1]

Definition: Amount of money that results from the application of an agreed discount to the amount due and payable to the creditor.

Impacted by: [C16 ValidationByTable](#)

Datatype: [CurrencyAndAmount](#) on page 93

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.11.11.2.3.3 RemittedAmount <RmtdAmt>

Presence: [1..1]

Definition: Amount of money remitted for the referred document.

Impacted by: [C16 ValidationByTable](#)

Datatype: [CurrencyAndAmount](#) on page 93

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.11.11.2.3.4 CreditNoteAmount <CdtNoteAmt>

Presence: [1..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Impacted by: C16 ValidationByTable

Datatype: CurrencyAndAmount on page 93

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.11.11.2.3.5 TaxAmount <TaxAmt>

Presence: [1..1]

Definition: Quantity of cash resulting from the calculation of the tax.

Impacted by: C16 ValidationByTable

Datatype: CurrencyAndAmount on page 93

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

1.4.3.11.11.2.4 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 **CreditorReferenceInformation1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		CreditorReferenceType <CdtrRefTp>	[0..1]			60
	{Or	Code <Cd>	[1..1]	CodeSet		60
	Or}	Proprietary <Prtry>	[1..1]	Text		60
		Issuer <Issr>	[0..1]	Text		61
		CreditorReference <CdtrRef>	[0..1]	Text		61

1.4.3.11.11.2.4.1 CreditorReferenceType <CdtrRefTp>*Presence:* [0..1]*Definition:* Provides the type of the creditor reference.**CreditorReferenceType <CdtrRefTp>** contains the following **CreditorReferenceType1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		60
	Or}	Proprietary <Prtry>	[1..1]	Text		60
		Issuer <Issr>	[0..1]	Text		61

1.4.3.11.11.2.4.1.1 Code <Cd>*Presence:* [1..1]**Warning** If Code is present then Proprietary must not be present.

If Proprietary is present then Code must not be present.

Definition: Coded creditor reference type.*Datatype:* [DocumentType3Code](#) on page 107

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

1.4.3.11.11.2.4.1.2 Proprietary <Prtry>*Presence:* [1..1]**Warning** If Code is present then Proprietary must not be present.

If Proprietary is present then Code must not be present.

Definition: Creditor reference type not available in a coded format.*Datatype:* [Max35Text](#) on page 123

1.4.3.11.11.2.4.1.3 Issuer <Issr>

Presence: [0..1]

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

Datatype: Max35Text on page 123

1.4.3.11.11.2.4.2 CreditorReference <CdtrRef>

Presence: [0..1]

Definition: Unique and unambiguous reference assigned by the creditor to 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 cash.

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 123

1.4.3.11.11.2.5 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organization issuing the invoice when different than the creditor or final party.

Invoicee <Invcr> contains the following elements (see [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.3.11.11.2.6 Invoicee <Invcee>

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when different than the originator or debtor.

Invoicee <Invcee> contains the following elements (see [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.3.11.11.2.7 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..1]

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

Datatype: [Max140Text](#) on page 122

1.4.3.11.12 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 [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrsLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <SclSctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.3.11.13 Debtor <Dbtr>*Presence:* [0..1]*Definition:* Party that owes an amount of money to the (ultimate) creditor.**Debtor <Dbtr>** contains the following elements (see [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrsLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <SclSctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.3.11.14 DebtorAccount <DbtrAcct>*Presence:* [0..1]

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

DebtorAccount <DbtrAcct> contains the following elements (see [CashAccount7](#) on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.3.11.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see [CashAccount7](#) on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.17 CreditorAgent <CdtrAgt>*Presence:* [0..1]*Definition:* Financial institution servicing an account for the creditor.**CreditorAgent <CdtrAgt>** contains the following elements (see [BranchAndFinancialInstitutionIdentification3](#) on page 75 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

1.4.3.11.18 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.**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see [CashAccount7](#) on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.19 Creditor <Cdtr>*Presence:* [0..1]*Definition:* Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

1.4.3.11.20 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.

CreditorAccount <CdtrAcct> contains the following elements (see CashAccount7 on page 72 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

1.4.3.11.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see [PartyIdentification8](#) on page 82 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

2 Message Items Types

2.1 MessageComponents

2.1.1 Account Identification

2.1.1.1 AccountIdentification3Choice

Definition: Unique identifier 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		71
	Or	BBAN <BBAN>	[1..1]	IdentifierSet		71
	Or	UPIC <UPIC>	[1..1]	IdentifierSet		71
	Or}	ProprietaryAccount <PrtryAcct>	[1..1]	±		71

2.1.1.1.1 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: [IBANIdentifier on page 119](#)

2.1.1.1.2 BBAN <BBAN>

Presence: [1..1]

Definition: Basic Bank Account Number (BBAN) - identifier used nationally by financial institutions, ie, in individual countries, generally as part of a National Account Numbering Scheme(s), to uniquely identify the account of a customer.

Datatype: [BBANIdentifier on page 118](#)

2.1.1.1.3 UPIC <UPIC>

Presence: [1..1]

Definition: Universal Payment Identification Code (UPIC) - identifier used by the New York Clearing House to mask confidential data, such as bank accounts and bank routing numbers. UPIC numbers remain with business customers, regardless of banking relationship changes.

Datatype: [UPICIdentifier on page 120](#)

2.1.1.1.4 ProprietaryAccount <PrtryAcct>

Presence: [1..1]

Definition: Account number used by financial institutions in individual countries to identify an account of a customer, but not necessarily the bank and branch of the financial institution in which the account is held.

ProprietaryAccount <PrtryAcct> contains the following elements (see [SimpleIdentificationInformation2](#) on page 81 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	Text		81

2.1.1.2 CashAccount7

Definition: Information used for identifying an account.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	±		72
		Type <Tp>	[0..1]			72
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73
		Currency <Ccy>	[0..1]	CodeSet		74
		Name <Nm>	[0..1]	Text		74

2.1.1.2.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see [AccountIdentification3Choice](#) on page 71 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	IBAN <IBAN>	[1..1]	IdentifierSet		71
	Or	BBAN <BBAN>	[1..1]	IdentifierSet		71
	Or	UPIC <UPIC>	[1..1]	IdentifierSet		71
	Or}	ProprietaryAccount <PrtryAcct>	[1..1]	±		71

2.1.1.2.2 Type <Tp>

Presence: [0..1]

Definition: Nature, or use, of the account.

Type <Tp> contains the following **CashAccountType2** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		73
	Or}	Proprietary <Prtry>	[1..1]	Text		73

2.1.1.2.2.1 Code <Cd>*Presence:* [1..1]**Warning** Either Code or Proprietary must be present, but not both.*Definition:* Account type, in a coded form.*Datatype:* [CashAccountType4Code](#) on page 96

CodeName	Name	Definition
CASH	CashPayment	Account used for the payment of cash.
CHAR	Charges	Account used for charges if different from the account for payment.
COMM	Commission	Account used for commission if different from the account for payment.
TAXE	Tax	Account used for taxes if different from the account for payment.
CISH	CashIncome	Account used for payment of income if different from the current cash account.
TRAS	CashTrading	Account used for trading if different from the current cash account.
SACC	Settlement	Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
SVGS	Savings	Account used for savings.
ONDP	OverNightDeposit	Account used for overnight deposits.
MGLD	MarginalLending	Account used for a marginal lending facility.
NREX	NonResidentExternal	Account used for non-resident external.
MOMA	MoneyMarket	Account used for money markets if different from the cash account.
LOAN	Loan	Account used for loans.
SLRY	Salary	Accounts used for salary payments.
ODFT	Overdraft	Account is used for overdrafts.

2.1.1.2.2.2 Proprietary <Prtry>*Presence:* [1..1]**Warning** Either Code or Proprietary must be present, but not both.*Definition:* Nature or use of the account in a proprietary form.*Datatype:* [Max35Text](#) on page 123

2.1.1.2.3 Currency <Ccy>

Presence: [0..1]

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

Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.

Datatype: [CurrencyCode](#) on page 106

2.1.1.2.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, 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 123

2.1.2 Clearing System Member Identification

2.1.2.1 ClearingSystemMemberIdentification3Choice

Definition: Choice of identifiers for a clearing system member, as assigned by the clearing system. In some clearing systems, the accounts of the clearing system members are also assigned an identifier.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Identification <Id>	[1..1]	CodeSet		74
	Or}	Proprietary <Prtry>	[1..1]	Text		74

2.1.2.1.1 Identification <Id>

Presence: [1..1]

Definition: Identification for a clearing system member, identified in the list of clearing system member identifications published externally.

Datatype: [ExternalClearingSystemMemberCode](#) on page 109

2.1.2.1.2 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 123

2.1.3 Financial Institution Identification

2.1.3.1 BranchAndFinancialInstitutionIdentification3

Definition: Unique and unambiguous identifier of a financial institution or a branch of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		75
		BranchIdentification <BrnchId>	[0..1]	±		75

2.1.3.1.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

FinancialInstitutionIdentification <FinInstnId> contains one of the following elements (see [FinancialInstitutionIdentification5Choice](#) on page 78 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	BIC <BIC>	[1..1]	IdentifierSet		79
	Or	ClearingSystemMemberIdentification <ClrSysMmbId>	[1..1]	±		79
	Or	NameAndAddress <NmAndAdr>	[1..1]			79
		Name <Nm>	[1..1]	Text		79
		PostalAddress <PstlAdr>	[1..1]	±		79
	Or	ProprietaryIdentification <PrtryId>	[1..1]	±		80
	Or}	CombinedIdentification <CmbndId>	[1..1]	±		80

2.1.3.1.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Information identifying 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 elements (see [BranchData](#) on page 76 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification </d>	[0..1]	Text		76
		Name <Nm>	[0..1]	Text		76
		PostalAddress <PstlAdr>	[0..1]	±		76

2.1.3.2 BranchData

Definition: Information that locates and identifies a specific branch of a financial institution.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	Text		76
		Name <Nm>	[0..1]	Text		76
		PostalAddress <PstlAdr>	[0..1]	±		76

2.1.3.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: [Max35Text on page 123](#)

2.1.3.2.2 Name <Nm>

Presence: [0..1]

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

Datatype: [Max35Text on page 123](#)

2.1.3.2.3 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 [PostalAddress1 on page 92](#) for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]	CodeSet		92
		AddressLine <AdrLine>	[0..5]	Text		92
		StreetName <StrtNm>	[0..1]	Text		92
		BuildingNumber <BldgNb>	[0..1]	Text		93
		PostCode <PstCd>	[0..1]	Text		93
		TownName <TwnNm>	[0..1]	Text		93
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		93
		Country <Ctry>	[1..1]	CodeSet		93

2.1.3.3 FinancialInstitutionIdentification3

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		BIC <BIC>	[0..1]	IdentifierSet		77
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		77
		Name <Nm>	[0..1]	Text		77
		PostalAddress <PstlAdr>	[0..1]	±		77
		ProprietaryIdentification <PrtryId>	[0..1]	±		78

2.1.3.3.1 BIC <BIC>

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: [BICIdentifier](#) on page 118

2.1.3.3.2 ClearingSystemMemberIdentification <ClrSysMmbld>

Presence: [0..1]

Definition: Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.

ClearingSystemMemberIdentification <ClrSysMmbld> contains one of the following elements (see [ClearingSystemMemberIdentification3Choice](#) on page 74 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Identification <Id>	[1..1]	CodeSet		74
	Or}	Proprietary <Prtry>	[1..1]	Text		74

2.1.3.3.3 Name <Nm>

Presence: [0..1]

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

Datatype: [Max70Text](#) on page 123

2.1.3.3.4 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see [PostalAddress1](#) on page 92 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]	CodeSet		92
		AddressLine <AdrLine>	[0..5]	Text		92
		StreetName <StrtNm>	[0..1]	Text		92
		BuildingNumber <BldgNb>	[0..1]	Text		93
		PostCode <PstCd>	[0..1]	Text		93
		TownName <TwnNm>	[0..1]	Text		93
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		93
		Country <Ctry>	[1..1]	CodeSet		93

2.1.3.3.5 ProprietaryIdentification <PrtryId>

Presence: [0..1]

Definition: Unique and unambiguous identifier, as assigned to a financial institution using a proprietary identification scheme.

ProprietaryIdentification <PrtryId> contains the following elements (see [GenericIdentification3](#) on page 81 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification </d>	[1..1]	Text		81
		Issuer </ssr>	[0..1]	Text		81

2.1.3.4 FinancialInstitutionIdentification5Choice

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	BIC <BIC>	[1..1]	IdentifierSet		79
	Or	ClearingSystemMemberIdentification <ClrSysMmbld>	[1..1]	±		79
	Or	NameAndAddress <NmAndAdr>	[1..1]			79
		Name <Nm>	[1..1]	Text		79
		PostalAddress <PstlAdr>	[1..1]	±		79
	Or	ProprietaryIdentification <PrtryId>	[1..1]	±		80
	Or}	CombinedIdentification <Cmbndld>	[1..1]	±		80

2.1.3.4.1 BIC <BIC>

Presence: [1..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: [BICIdentifier](#) on page 118

2.1.3.4.2 ClearingSystemMemberIdentification <ClrSysMmbld>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.

ClearingSystemMemberIdentification <ClrSysMmbld> contains one of the following elements (see [ClearingSystemMemberIdentification3Choice](#) on page 74 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Identification <Id>	[1..1]	CodeSet		74
	Or}	Proprietary <Prtry>	[1..1]	Text		74

2.1.3.4.3 NameAndAddress <NmAndAdr>

Presence: [1..1]

Definition: Identifies the name and address of a financial institution.

NameAndAddress <NmAndAdr> contains the following **NameAndAddress7** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[1..1]	Text		79
		PostalAddress <PstlAdr>	[1..1]	±		79

2.1.3.4.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: [Max70Text](#) on page 123

2.1.3.4.3.2 PostalAddress <PstlAdr>

Presence: [1..1]

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

PostalAddress <PstlAdr> contains the following elements (see [PostalAddress1](#) on page 92 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]	CodeSet		92
		AddressLine <AdrLine>	[0..5]	Text		92
		StreetName <StrtNm>	[0..1]	Text		92
		BuildingNumber <BldgNb>	[0..1]	Text		93
		PostCode <PstCd>	[0..1]	Text		93
		TownName <TwnNm>	[0..1]	Text		93
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		93
		Country <Ctry>	[1..1]	CodeSet		93

2.1.3.4.4 ProprietaryIdentification <PrtryId>

Presence: [1..1]

Definition: Unique and unambiguous identifier, as assigned to a financial institution using a proprietary identification scheme.

ProprietaryIdentification <PrtryId> contains the following elements (see [GenericIdentification3](#) on page 81 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification </d>	[1..1]	Text		81
		Issuer </ssr>	[0..1]	Text		81

2.1.3.4.5 CombinedIdentification <CmbndId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, through a combination of globally recognised or proprietary identification scheme.

CombinedIdentification <CmbndId> contains the following elements (see [FinancialInstitutionIdentification3](#) on page 76 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		BIC <BIC>	[0..1]	IdentifierSet		77
		ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		77
		Name <Nm>	[0..1]	Text		77
		PostalAddress <PstlAdr>	[0..1]	±		77
		ProprietaryIdentification <PrtryId>	[0..1]	±		78

2.1.4 Identification Information

2.1.4.1 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		81
		Issuer <Issr>	[0..1]	Text		81

2.1.4.1.1 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 123](#)

2.1.4.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: [Max35Text on page 123](#)

2.1.4.2 SimpleIdentificationInformation2

Definition: Information related to a party identification or account identification.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	Text		81

2.1.4.2.1 Identification <Id>

Presence: [1..1]

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

Datatype: [Max34Text on page 122](#)

2.1.4.3 GenericIdentification4

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	Text		82
		IdentificationType <IdTp>	[1..1]	Text		82

2.1.4.3.1 Identification <Id>

Presence: [1..1]

Definition: Identifier issued to a person for which no specific identifier has been defined.

Datatype: Max35Text on page 123

2.1.4.3.2 IdentificationType <IdTp>

Presence: [1..1]

Definition: Specifies the nature of the identifier.

Usage: IdentificationType is used to specify what kind of identifier is used. It should be used in case the identifier is different from the identifiers listed in the pre-defined identifier list.

Datatype: Max35Text on page 123

2.1.5 Party Identification

2.1.5.1 PartyIdentification8

Definition: Identification of a person, a financial institution or a non-financial institution.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		83
		PostalAddress <PstlAdr>	[0..1]	±		84
		Identification <Id>	[0..1]			84
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScIscyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		91

2.1.5.1.1 Name <Nm>

Presence: [0..1]

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

Datatype: Max70Text on page 123

2.1.5.1.2 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 [PostalAddress1](#) on page 92 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		AddressType <AdrTp>	[0..1]	CodeSet		92
		AddressLine <AdrLine>	[0..5]	Text		92
		StreetName <StrtNm>	[0..1]	Text		92
		BuildingNumber <BldgNb>	[0..1]	Text		93
		PostCode <PstCd>	[0..1]	Text		93
		TownName <TwnNm>	[0..1]	Text		93
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		93
		Country <Ctry>	[1..1]	CodeSet		93

2.1.5.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous way of identifying an organisation or an individual person.

Identification <Id> contains one of the following **Party2Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	OrganisationIdentification <OrgId>	[1..1]			85
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87
	Or}	PrivateIdentification <PrvtId>	[1..4]			87
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScIscyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer <Issr>	[0..1]	Text		90

2.1.5.1.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification2** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		BIC <BIC>	[0..1]	IdentifierSet		86
		IBEI <IBEI>	[0..1]	IdentifierSet		86
		BEI <BEI>	[0..1]	IdentifierSet		86
		EANGLN <EANGLN>	[0..1]	IdentifierSet		86
		CHIPSUniversalIdentification <USCHU>	[0..1]	IdentifierSet		86
		DUNS <DUNS>	[0..1]	IdentifierSet		87
		BankPartyIdentification <BkPtyId>	[0..1]	Text		87
		TaxIdentificationNumber <TaxIdNb>	[0..1]	Text		87
		ProprietaryIdentification <PrtryId>	[0..1]	±		87

2.1.5.1.3.1.1 BIC <BIC>

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: BICIdentifier on page 118

2.1.5.1.3.1.2 IBEI <IBEI>

Presence: [0..1]

Definition: International Business Entity Identifier to uniquely identify business entities playing a role in the lifecycle of and events related to a financial instrument. (tentative - to be confirmed).

Datatype: IBEIIdentifier on page 120

2.1.5.1.3.1.3 BEI <BEI>

Presence: [0..1]

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

Datatype: BEIIdentifier on page 118

2.1.5.1.3.1.4 EANGLN <EANGLN>

Presence: [0..1]

Definition: Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to the European Association for Numbering (EAN) numbering scheme rules. The number is used to retrieve detailed information that is linked to it.

Datatype: EANGLNIdentifier on page 119

2.1.5.1.3.1.5 CHIPSUniversalIdentification <USCHU>

Presence: [0..1]

Definition: (United States) Clearing House Interbank Payments System (CHIPS) Universal Identification (UID) - identifies entities that own accounts at CHIPS participating financial institutions, through which CHIPS payments are effected. The CHIPS UID is assigned by the New York Clearing House.

Datatype: [CHIPSUniversalIdentifier](#) on page 119

2.1.5.1.3.1.6 DUNS <DUNS>

Presence: [0..1]

Definition: Data Universal Numbering System. A unique identification number provided by Dun & Bradstreet to identify an organization.

Datatype: [DunsIdentifier](#) on page 119

2.1.5.1.3.1.7 BankPartyIdentification <BkPtyId>

Presence: [0..1]

Definition: Unique and unambiguous assignment made by a specific bank to identify a relationship as defined between the bank and its client.

Datatype: [Max35Text](#) on page 123

2.1.5.1.3.1.8 TaxIdentificationNumber <TaxIdNb>

Presence: [0..1]

Definition: Number assigned by a tax authority to an entity.

Datatype: [Max35Text](#) on page 123

2.1.5.1.3.1.9 ProprietaryIdentification <PrtryId>

Presence: [0..1]

Definition: Unique and unambiguous identifier for an organisation that is allocated by an institution.

ProprietaryIdentification <PrtryId> contains the following elements (see [GenericIdentification3](#) on page 81 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification </Id>	[1..1]	Text		81
		Issuer </ssr>	[0..1]	Text		81

2.1.5.1.3.2 PrivateIdentification <PrvtId>

Presence: [1..4]

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

PrivateIdentification <PrvtId> contains the following **PersonIdentification3** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	DriversLicenseNumber <DrvrLicNb>	[1..1]	Text		88
	Or	CustomerNumber <CstmrNb>	[1..1]	Text		88
	Or	SocialSecurityNumber <ScISctyNb>	[1..1]	Text		88
	Or	AlienRegistrationNumber <AlnRegnNb>	[1..1]	Text		89
	Or	PassportNumber <PsptNb>	[1..1]	Text		89
	Or	TaxIdentificationNumber <TaxIdNb>	[1..1]	Text		89
	Or	IdentityCardNumber <IdntyCardNb>	[1..1]	Text		89
	Or	EmployerIdentificationNumber <MplyrIdNb>	[1..1]	Text		89
	Or	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[1..1]	±		90
	Or}	OtherIdentification <OthrId>	[1..1]	±		90
		Issuer </ssr>	[0..1]	Text		90

2.1.5.1.3.2.1 DriversLicenseNumber <DrvrLicNb>

Presence: [1..1]

Warning One and only one Message Element in the list (DateAndPlaceOfBirth, CustomerNumber, DriversLicenseNumber, SocialSecurityNumber, AlienRegistrationNumber, PassportNumber, TaxIdentificationNumber, IdentityCardNumber, EmployerIdentificationNumber, OtherIdentification, DateAndPlaceOfBirth) must be present.

Definition: Number assigned by a license authority to a driver's license.

Datatype: Max35Text on page 123

2.1.5.1.3.2.2 CustomerNumber <CstmrNb>

Presence: [1..1]

Warning One and only one Message Element in the list (DateAndPlaceOfBirth, CustomerNumber, DriversLicenseNumber, SocialSecurityNumber, AlienRegistrationNumber, PassportNumber, TaxIdentificationNumber, IdentityCardNumber, EmployerIdentificationNumber, OtherIdentification, DateAndPlaceOfBirth) must be present.

Definition: Number assigned by an agent to identify its customer.

Datatype: Max35Text on page 123

2.1.5.1.3.2.3 SocialSecurityNumber <ScISctyNb>

Presence: [1..1]

Warning One and only one Message Element in the list (DateAndPlaceOfBirth, CustomerNumber, DriversLicenseNumber, SocialSecurityNumber, AlienRegistrationNumber, PassportNumber, TaxIdentificationNumber, IdentityCardNumber, EmployerIdentificationNumber, OtherIdentification, DateAndPlaceOfBirth) must be present.

Definition: Number assigned by a social security agency.

Datatype: [Max35Text on page 123](#)

2.1.5.1.3.2.4 AlienRegistrationNumber <AlnRegnNb>

Presence: [1..1]

Warning	One and only one Message Element in the list (DateAndPlaceOfBirth, CustomerNumber, DriversLicenseNumber, SocialSecurityNumber, AlienRegistrationNumber, PassportNumber, TaxIdentificationNumber, IdentityCardNumber, EmployerIdentificationNumber, OtherIdentification, DateAndPlaceOfBirth) must be present.
----------------	---

Definition: Number assigned by a government agency to identify foreign nationals.

Datatype: [Max35Text on page 123](#)

2.1.5.1.3.2.5 PassportNumber <PsptNb>

Presence: [1..1]

Warning	One and only one Message Element in the list (DateAndPlaceOfBirth, CustomerNumber, DriversLicenseNumber, SocialSecurityNumber, AlienRegistrationNumber, PassportNumber, TaxIdentificationNumber, IdentityCardNumber, EmployerIdentificationNumber, OtherIdentification, DateAndPlaceOfBirth) must be present.
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Definition: Number assigned by a passport authority to a passport.

Datatype: [Max35Text on page 123](#)

2.1.5.1.3.2.6 TaxIdentificationNumber <TaxIdNb>

Presence: [1..1]

Warning	One and only one Message Element in the list (DateAndPlaceOfBirth, CustomerNumber, DriversLicenseNumber, SocialSecurityNumber, AlienRegistrationNumber, PassportNumber, TaxIdentificationNumber, IdentityCardNumber, EmployerIdentificationNumber, OtherIdentification, DateAndPlaceOfBirth) must be present.
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Definition: Number assigned by a tax authority to an entity.

Datatype: [Max35Text on page 123](#)

2.1.5.1.3.2.7 IdentityCardNumber <IdntyCardNb>

Presence: [1..1]

Warning	One and only one Message Element in the list (DateAndPlaceOfBirth, CustomerNumber, DriversLicenseNumber, SocialSecurityNumber, AlienRegistrationNumber, PassportNumber, TaxIdentificationNumber, IdentityCardNumber, EmployerIdentificationNumber, OtherIdentification, DateAndPlaceOfBirth) must be present.
----------------	---

Definition: Number assigned by a national authority to an identity card.

Datatype: [Max35Text on page 123](#)

2.1.5.1.3.2.8 EmployerIdentificationNumber <MplyrIdNb>

Presence: [1..1]

Warning One and only one Message Element in the list (DateAndPlaceOfBirth, CustomerNumber, DriversLicenseNumber, SocialSecurityNumber, AlienRegistrationNumber, PassportNumber, TaxIdentificationNumber, IdentityCardNumber, EmployerIdentificationNumber, OtherIdentification, DateAndPlaceOfBirth) must be present.

Definition: Number assigned to an employer by a registration authority.

Datatype: [Max35Text](#) on page 123

2.1.5.1.3.2.9 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [1..1]

Warning One and only one Message Element in the list (DateAndPlaceOfBirth, CustomerNumber, DriversLicenseNumber, SocialSecurityNumber, AlienRegistrationNumber, PassportNumber, TaxIdentificationNumber, IdentityCardNumber, EmployerIdentificationNumber, OtherIdentification, DateAndPlaceOfBirth) must be present.

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following elements (see [DateAndPlaceOfBirth](#) on page 91 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		BirthDate <BirthDt>	[1..1]	Date		91
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		91
		CityOfBirth <CityOfBirth>	[1..1]	Text		91
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		91

2.1.5.1.3.2.10 OtherIdentification <OthrId>

Presence: [1..1]

Warning One and only one Message Element in the list (DateAndPlaceOfBirth, CustomerNumber, DriversLicenseNumber, SocialSecurityNumber, AlienRegistrationNumber, PassportNumber, TaxIdentificationNumber, IdentityCardNumber, EmployerIdentificationNumber, OtherIdentification, DateAndPlaceOfBirth) must be present.

Definition: Identifier issued to a person for which no specific identifier has been defined.

OtherIdentification <OthrId> contains the following elements (see [GenericIdentification4](#) on page 81 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[1..1]	Text		82
		IdentificationType <IdTp>	[1..1]	Text		82

2.1.5.1.3.2.11 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identifier.

Datatype: [Max35Text on page 123](#)

2.1.5.1.4 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 106](#)

2.1.6 Person Identification

2.1.6.1 DateAndPlaceOfBirth

Definition: Date and place of birth of a person.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		BirthDate <BirthDt>	[1..1]	Date		91
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		91
		CityOfBirth <CityOfBirth>	[1..1]	Text		91
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		91

2.1.6.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: [ISODate on page 117](#)

2.1.6.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: [Max35Text on page 123](#)

2.1.6.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: [Max35Text on page 123](#)

2.1.6.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Datatype: [CountryCode on page 106](#)

2.1.7 Postal Address

2.1.7.1 PostalAddress1

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]	CodeSet		92
		AddressLine <AdrLine>	[0..5]	Text		92
		StreetName <StrtNm>	[0..1]	Text		92
		BuildingNumber <BldgNb>	[0..1]	Text		93
		PostCode <PstCd>	[0..1]	Text		93
		TownName <TwnNm>	[0..1]	Text		93
		CountrySubDivision <CtrySubDvsn>	[0..1]	Text		93
		Country <Ctry>	[1..1]	CodeSet		93

2.1.7.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Datatype: [AddressType2Code](#) on page 94

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.

2.1.7.1.2 AddressLine <AdrLine>

Presence: [0..5]

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

Datatype: [Max70Text](#) on page 123

2.1.7.1.3 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: [Max70Text](#) on page 123

2.1.7.1.4 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: Max16Text on page 122

2.1.7.1.5 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 122

2.1.7.1.6 TownName <TwnNm>

Presence: [0..1]

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

Datatype: Max35Text on page 123

2.1.7.1.7 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country for example, state, region, county.

Datatype: Max35Text on page 123

2.1.7.1.8 Country <Ctry>

Presence: [1..1]

Definition: Nation with its own government.

Datatype: CountryCode on page 106

2.2 Message Datatypes

2.2.1 Amount

2.2.1.1 CurrencyAndAmount

Definition: Number of monetary units specified in a currency, where the unit of currency is explicit and compliant with ISO 4217. The decimal separator is a dot.

Note: A zero amount is considered a positive amount.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	CurrencyCode on page 106

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

2.2.2 CodeSet

2.2.2.1 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 94](#)

2.2.2.2 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 94

2.2.2.3 CancellationReason2Code

Definition: Specifies the reason for requesting the cancellation of a payment instruction.

Type: CodeSet

CodeName	Name	Definition
CUST	RequestedByCustomer	Cancellation requested by the Debtor.
DUPL	DuplicatePayment	Payment is a duplicate of another payment.
AGNT	IncorrectAgent	Agent in the payment workflow is incorrect.
CURR	IncorrectCurrency	Currency of the payment is incorrect.
UPAY	UnduePayment	Payment is not justified.
SUSP	SuspiciousPayment	Payment is a suspicious payment.

Restricts

[CancellationReasonCode](#) on page 95

2.2.2.4 CancellationReasonCode

Definition: Specifies the reason for requesting the cancellation of a payment instruction.

Type: CodeSet

CodeName	Name	Definition
DUPL	DuplicatePayment	Payment is a duplicate of another payment.
AGNT	IncorrectAgent	Agent in the payment workflow is incorrect.
CURR	IncorrectCurrency	Currency of the payment is incorrect.
CUST	RequestedByCustomer	Cancellation requested by the Debtor.
UPAY	UnduePayment	Payment is not justified.
SUSP	SuspiciousPayment	Payment is a suspicious payment.
MM23	InsufficientDebtorDetails	Insufficient or incoherent details about the debtor with respect to regulatory requirements.
MM24	InsufficientCreditorDetails	Insufficient or incoherent details about the creditor with respect to regulatory requirements.
CUTA	CancelUponUnableToApply	Cancellation requested because an investigation request has been received and no remediation is possible.
TECH	TechnicalProblem	Cancellation requested following technical problems resulting in an erroneous transaction.

CodeName	Name	Definition
FRAD	FraudulentOrigin	Cancellation requested following a transaction that was originated fraudulently. The use of the FraudulentOrigin code should be governed by jurisdictions.
COVR	CoverCancelledOrReturned	Cover payment has been cancelled or returned.

Is restricted by

CancellationReason2Code on page 95

2.2.2.5 CashAccountType4Code

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

Type: CodeSet

CodeName	Name	Definition
CASH	CashPayment	Account used for the payment of cash.
CHAR	Charges	Account used for charges if different from the account for payment.
COMM	Commission	Account used for commission if different from the account for payment.
TAXE	Tax	Account used for taxes if different from the account for payment.
CISH	CashIncome	Account used for payment of income if different from the current cash account.
TRAS	CashTrading	Account used for trading if different from the current cash account.
SACC	Settlement	Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
SVGS	Savings	Account used for savings.
ONDP	OverNightDeposit	Account used for overnight deposits.
MGLD	MarginalLending	Account used for a marginal lending facility.
NREX	NonResidentExternal	Account used for non-resident external.
MOMA	MoneyMarket	Account used for money markets if different from the cash account.
LOAN	Loan	Account used for loans.
SLRY	Salary	Accounts used for salary payments.
ODFT	Overdraft	Account is used for overdrafts.

RestrictsCashAccountTypeCode on page 97**2.2.2.6 CashAccountTypeCode***Definition:* Specifies the nature, or use, of the cash account.*Type:* CodeSet

CodeName	Name	Definition
CASH	CashPayment	Account used for the payment of cash.
CHAR	Charges	Account used for charges if different from the account for payment.
COMM	Commission	Account used for commission if different from the account for payment.
TAXE	Tax	Account used for taxes if different from the account for payment.
CISH	CashIncome	Account used for payment of income if different from the current cash account.
TRAS	CashTrading	Account used for trading if different from the current cash account.
SACC	Settlement	Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
SVGS	Savings	Account used for savings.
ONDP	OverNightDeposit	Account used for overnight deposits.
MGLD	MarginalLending	Account used for a marginal lending facility.
NREX	NonResidentExternal	Account used for non-resident external.
MOMA	MoneyMarket	Account used for money markets if different from the cash account.
LOAN	Loan	Account used for loans.
SLRY	Salary	Accounts used for salary payments.
ODFT	Overdraft	Account is used for overdrafts.
LEND	Lending	Account is for the coverage of lending.
COLL	Collateral	Account is for collateral.
SETT	FinancialSettlement	Account is for financial settlements.
MARR	MarginReturn	Account is for margin returns.
SEGT	Segregated	Account is an segregated account.

Is restricted byCashAccountType4Code on page 96

2.2.2.7 CashClearingSystem3Code

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

Type: CodeSet

CodeName	Name	Definition
ABE	EBAEuro1Step1	Scheme code for EBA Euro1/Step1.
ART	Austrian	Scheme code for AT (Austria) - Austrian RTGS (ARTIS).
AVP	NewZealand	Scheme code for NZ (New Zealand) - New Zealand Assured Value Payments.
AZM	Azerbaijan	Scheme code for AZ (Azerbaijan) - Azerbaijan Interbank Payment System (AZIPS).
BAP	BosniaHerzegovina	Scheme code for BA (Bosnia and Herzegovina).
BEL	Belgium	Scheme code for BE (Belgium) - Belgium RTGS (ELLIPS).
BOF	Finland	Scheme code for FI (Finland) - RTGS (BOF).
BRL	Italy	Scheme code for IT (Italy) - Italy RTGS (BIREL).
CAD	Canada	Scheme code for CA (Canada) - Canadian Large Value Transfer System (LVTS).
CAM	SpainCAM	Scheme code for ES (Spain).
CBJ	Ireland	Scheme code for IE (Ireland) - Irish RTGS (IRIS).
CHP	UnitedKingdom	Scheme code for GB (UK) - British Euro RTGS (CHAPS).
DKC	Denmark	Scheme code for DK (Denmark) - Danish Euro RTGS (KRONOS).
RTP	GermanyRTGSPlus	Scheme code for DE (Germany).
EBA	EBAEuro1	Scheme code for EBA Euro1.
ELS	GermanyELS	Scheme code for DE (Germany).
ERP	EBAStep1	Scheme code for EBA step 1 (members).
XCT	EBAStep2	Scheme code for EBA step 2.
HRK	Croatia	Scheme code for HR (Croatia) - HSVP.
HRM	Greece	Scheme code for GR (Greece) - Greek RTGS (HERMES).
HUF	Hungary	Scheme code for HU (Hungary) - VIBER.
LGS	Luxemburg	Scheme code for LU (Luxemburg) - Luxembourg RTGS (LIPS).
LVL	Latvia	Scheme code for LV (Latvia).

CodeName	Name	Definition
MUP	Mauritius	Scheme code for MU (Mauritius).
NOC	Norway	Scheme code for NO (Norway).
PCH	Switzerland	Scheme code for CH (Switzerland).
PDS	Australia	Scheme code for AU (Australia).
PEG	Egypt	Scheme code for EG (Egypt).
PNS	FrancePNS	Scheme code for FR (France).
PVE	Venezuela	Scheme code for Ve (Venezuela).
SEC	SwedenSEC	Scheme code for SE (Sweden) - Swedish Euro RTGS (SEC).
SIT	Slovenia	Scheme code for SI (Slovenia).
SLB	SpainES	Scheme code for ES (Spain) - Spanish RTGS (SLBE).
SPG	Portugal	Scheme code for PT (Portugal) - Portuguese RTGS (SPGT).
SSK	SwedenSSK	Scheme code for SE (Sweden) - SEK RTGS (RIX).
TBF	FranceFR	Scheme code for FR (France) - French RTGS (TBF).
TGT	Target	Scheme code for Target.
TOP	Netherlands	Scheme code for NL (Netherlands) - Dutch RTGS (TOP).
FDW	Fedwire	Scheme code for the US national real time gross settlement system.
BOJ	BankOfJapanNet	Scheme code for the Bank of Japan clearing system.
FEY	ForeignExchangeYenClearing	Scheme code for the Foreign Exchange Yen Clearing system (FEYCS). It is the Japanese electronic interbank system for sending guaranteed and unconditional yen payments of FX deals for same day settlement from one settlement bank, on behalf of itself or its customers, to another settlement bank.
ZEN	Zengin	Scheme code for the Zengin system. The electronic payment system for domestic third party transfers managed by the Tokyo Bankers Association.
DDK	DenmarkDDK	Scheme code for DK (Denmark) - Danish Krone RTGS (KRONOS).
AIP	Albania	Scheme code for AL (Albania) - Albania Interbank Payment System.
BCC	SwedenBGC	Scheme code for SE (Sweden) - Sweden BGC Clearing CUG.
BDS	Barbados	Scheme code for BB (Barbados) - Barbados RTGS (CBRTGS).

CodeName	Name	Definition
BGN	Bulgaria	Scheme code for BG (Bulgaria) - Bulgaria RTGS.
BHS	Bahamas	Scheme code for BS (Bahamas) - Bahamas RTGS.
BIS	Botswana	Scheme code for BW (Botswana) - Botswana Interbank Settlement System.
BSP	Philippines	Scheme code for PH (Philippines) - Philippines Payment System.
EPM	ECB	Scheme code for ECB (European Central Bank) - ECB Payment Mechanism.
EPN	USChipsACH	Scheme code for the US CHIPS-ACH.
FDA	USFedACH	Scheme code for the US FED-ACH.
GIS	Ghana	Scheme code for GH (Ghana) - Ghana Interbank Settlement System (GISS).
INC	NetherlandsIP	Scheme code for NL (Netherlands) - Netherlands Interpay CUG.
JOD	Jordan	Scheme code for JO (Jordan) - Jordan RTGS.
KPS	Kenya	Scheme code for KE (Kenya) - Kenyan Electronic Payment Settlement System.
LKB	SriLanka	Scheme code for LK (Sri Lanka) - Sri Lanka (Lankasettle).
MEP	Singapore	Scheme code for SG (Singapore) - Singapore RTGS (MEPS+).
MRS	Malta	Scheme code for MT (Malta) - Malta Realtime Interbank Settlement System.
NAM	Namibia	Scheme code for NA (Namibian) - Namibian Interbank Settlement System.
PTR	Angola	Scheme code for AO (Angola) - Angola RTGS.
ROL	RomaniaEPO	Scheme code for RO (Romania) - Romanian Electronic Payment Operations RT.
ROS	RomaniaGSRS	Scheme code for RO (Romania) - Romanian GSRS.
SCP	Chili	Scheme code for CL (Chile) - Chilean Interbank Payment System.
STG	UnitedKingdomGBP	Scheme code for UK (United Kingdom) - CHAPS Sterling RTGS.
THB	Thailand	Scheme code for TH (Thailand) - Thailand Payment System (Bahtnet/2).
TIS	Tanzania	Scheme code for TZ (Tanzania) - Tanzania Interbank Settlement System (TISS).

CodeName	Name	Definition
TTD	TrinidadAndTobago	Scheme code for TT (Trinidad and Tobago) - Trinidad and Tobago SAFE-TT.
UIS	Uganda	Scheme code for UG (Uganda) - Uganda National Interbank Settlement System.
MOS	SouthAfrica	Scheme code for ZA (South Africa) - South-African Multiple Option Settlement.
ZET	Zimbabwe	Scheme code for ZW (Zimbabwe) - Zimbabwe Electronic Transfer & Settlement System.
ZIS	Zambia	Scheme code for ZM (Zambia) - Zambian Interbank Payment & Settlement System.
CHI	USChips	CHIPS is the Clearing House Interbank Payment System in the US.
COP	Columbia	Scheme code for Columbia (CO) - Colombian ACH CENIT Central Bank Payment System.

Restricts

CashClearingSystemCode on page 101

2.2.2.8 CashClearingSystemCode

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

Type: CodeSet

CodeName	Name	Definition
ABE	EBAEuro1Step1	Scheme code for EBA Euro1/Step1.
ART	Austrian	Scheme code for AT (Austria) - Austrian RTGS (ARTIS).
AVP	NewZealand	Scheme code for NZ (New Zealand) - New Zealand Assured Value Payments.
AZM	Azerbaijan	Scheme code for AZ (Azerbaijan) - Azerbaijan Interbank Payment System (AZIPS).
BAP	BosniaHerzegovina	Scheme code for BA (Bosnia and Herzegovina).
BEL	Belgium	Scheme code for BE (Belgium) - Belgium RTGS (ELLIPS).
BOF	Finland	Scheme code for FI (Finland) - RTGS (BOF).
BRL	Italy	Scheme code for IT (Italy) - Italy RTGS (BIREL).

CodeName	Name	Definition
CAD	Canada	Scheme code for CA (Canada) - Canadian Large Value Transfer System (LVTS).
CAM	SpainCAM	Scheme code for ES (Spain).
CBJ	Ireland	Scheme code for IE (Ireland) - Irish RTGS (IRIS).
CHP	UnitedKingdom	Scheme code for GB (UK) - British Euro RTGS (CHAPS).
DKC	Denmark	Scheme code for DK (Denmark) - Danish Euro RTGS (KRONOS).
RTP	GermanyRTGSPlus	Scheme code for DE (Germany).
EBA	EBAEuro1	Scheme code for EBA Euro1.
ELS	GermanyELS	Scheme code for DE (Germany).
ERP	EBAStep1	Scheme code for EBA step 1 (members).
XCT	EBAStep2	Scheme code for EBA step 2.
HRK	Croatia	Scheme code for HR (Croatia) - HSVP.
HRM	Greece	Scheme code for GR (Greece) - Greek RTGS (HERMES).
HUF	Hungary	Scheme code for HU (Hungary) - VIBER.
LGS	Luxemburg	Scheme code for LU (Luxemburg) - Luxembourg RTGS (LIPS).
LVL	Latvia	Scheme code for LV (Latvia).
MOS	SouthAfrica	Scheme code for ZA (South Africa) - South-African Multiple Option Settlement.
MUP	Mauritius	Scheme code for MU (Mauritius).
NOC	Norway	Scheme code for NO (Norway).
PCH	Switzerland	Scheme code for CH (Switzerland).
PDS	Australia	Scheme code for AU (Australia).
PEG	Egypt	Scheme code for EG (Egypt).
PNS	FrancePNS	Scheme code for FR (France).
PVE	Venezuela	Scheme code for Ve (Venezuela).
SEC	SwedenSEC	Scheme code for SE (Sweden) - Swedish Euro RTGS (SEC).
SIT	Slovenia	Scheme code for SI (Slovenia).
SLB	SpainES	Scheme code for ES (Spain) - Spanish RTGS (SLBE).
SPG	Portugal	Scheme code for PT (Portugal) - Portuguese RTGS (SPGT).
SSK	SwedenSSK	Scheme code for SE (Sweden) - SEK RTGS (RIX).

CodeName	Name	Definition
TBF	FranceFR	Scheme code for FR (France) - French RTGS (TBF).
TGT	Target	Scheme code for Target.
TOP	Netherlands	Scheme code for NL (Netherlands) - Dutch RTGS (TOP).
FDW	Fedwire	Scheme code for the US national real time gross settlement system.
BOJ	BankOfJapanNet	Scheme code for the Bank of Japan clearing system.
FEY	ForeignExchangeYenClearing	Scheme code for the Foreign Exchange Yen Clearing system (FEYCS). It is the Japanese electronic interbank system for sending guaranteed and unconditional yen payments of FX deals for same day settlement from one settlement bank, on behalf of itself or its customers, to another settlement bank.
ZEN	Zengin	Scheme code for the Zengin system. The electronic payment system for domestic third party transfers managed by the Tokyo Bankers Association.
RTG	RTGS	Real Time Gross Settlement System. Payment system that simultaneously clears individual transfers and settles them in central bank money.
ACH	ACH	Automated Clearing House. Payment system that clears cash transfers and settles the proceeds in a lump sum, usually on a multilateral netting basis.
CHI	USChips	CHIPS is the Clearing House Interbank Payment System in the US.
FDN	FedNet	FedNet is a link to a Federal Bank account via the internet. FedNet enables checking of account balance, transactions, take print outs of account statement, transfer funds to third party accounts, E-shopping, BSNL Payments, Deposit opening, Deposit Renewal, Request for Demand Draft, Cheque Book etc.
DDK	DenmarkDDK	Scheme code for DK (Denmark) - Danish Krone RTGS (KRONOS).
AIP	Albania	Scheme code for AL (Albania) - Albania Interbank Payment System.
BCC	SwedenBGC	Scheme code for SE (Sweden) - Sweden BGC Clearing CUG.
BDS	Barbados	Scheme code for BB (Barbados) - Barbados RTGS (CBRTGS).
BGN	Bulgaria	Scheme code for BG (Bulgaria) - Bulgaria RTGS.

CodeName	Name	Definition
BHS	Bahamas	Scheme code for BS (Bahamas) - Bahamas RTGS.
BIS	Botswana	Scheme code for BW (Botswana) - Botswana Interbank Settlement System.
BSP	Philippines	Scheme code for PH (Philippines) - Philippines Payment System.
EPM	ECB	Scheme code for ECB (European Central Bank) - ECB Payment Mechanism.
EPN	USChipsACH	Scheme code for the US CHIPS-ACH.
FDA	USFedACH	Scheme code for the US FED-ACH.
GIS	Ghana	Scheme code for GH (Ghana) - Ghana Interbank Settlement System (GISS).
INC	NetherlandsIP	Scheme code for NL (Netherlands) - Netherlands Interpay CUG.
JOD	Jordan	Scheme code for JO (Jordan) - Jordan RTGS.
KPS	Kenya	Scheme code for KE (Kenya) - Kenyan Electronic Payment Settlement System.
LKB	SriLanka	Scheme code for LK (Sri Lanka) - Sri Lanka (Lankasettle).
MEP	Singapore	Scheme code for SG (Singapore) - Singapore RTGS (MEPS+).
MRS	Malta	Scheme code for MT (Malta) - Malta Realtime Interbank Settlement System.
NAM	Namibia	Scheme code for NA (Namibian) - Namibian Interbank Settlement System.
PTR	Angola	Scheme code for AO (Angola) - Angola RTGS.
ROL	RomaniaEPO	Scheme code for RO (Romania) - Romanian Electronic Payment Operations RT.
ROS	RomaniaGSRS	Scheme code for RO (Romania) - Romanian GSRS.
SCP	Chili	Scheme code for CL (Chile) - Chilean Interbank Payment System.
STG	UnitedKingdomGBP	Scheme code for UK (United Kingdom) - CHAPS Sterling RTGS.
THB	Thailand	Scheme code for TH (Thailand) - Thailand Payment System (Bahtnet/2).
TIS	Tanzania	Scheme code for TZ (Tanzania) - Tanzania Interbank Settlement System (TISS).
TTD	TrinidadAndTobago	Scheme code for TT (Trinidad and Tobago) - Trinidad and Tobago SAFE-TT.

CodeName	Name	Definition
UIS	Uganda	Scheme code for UG (Uganda) - Uganda National Interbank Settlement System.
ZET	Zimbabwe	Scheme code for ZW (Zimbabwe) - Zimbabwe Electronic Transfer & Settlement System.
ZIS	Zambia	Scheme code for ZM (Zambia) - Zambian Interbank Payment & Settlement System.
COP	Columbia	Scheme code for Columbia (CO) - Colombian ACH CENIT Central Bank Payment System.

Is restricted by

CashClearingSystem3Code on page 98

2.2.2.9 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 105

2.2.2.10 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 105

2.2.2.11 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.

2.2.2.12 CurrencyCode

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}

Constraints

- **ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

2.2.2.13 DocumentType2Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered

CodeName	Name	Definition
		services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.

Restricts

DocumentTypeCode on page 108

2.2.2.14 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

RestrictsDocumentTypeCode on page 108**2.2.2.15 DocumentTypeCode***Definition:* Specifies a type of financial or commercial document.*Type:* CodeSet

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.
BOLD	BillOfLading	Document is a shipping notice.

CodeName	Name	Definition
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
HRCP	CashierReceipt	When the Sale system print the Cashier copy of the Payment receipt.
CRCP	CustomerReceipt	When the Sale System requires the POI system to print the Customer receipt.
JNRL	Journal	When the POI or the Sale System wants to store a message on the journal printer or electronic journal of the Sale Terminal (it is sometimes a Sale Logging/Journal Printer).
SRCP	SaleReceipt	When the Sale System requires the POI system to print the Sale receipt.

Is restricted by

DocumentType2Code on page 106, DocumentType3Code on page 107

2.2.2.16 ExternalClearingSystemMemberCode

Definition: Specifies the external clearing system member 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

2.2.2.17 Frequency1Code

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.

CodeName	Name	Definition
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.

Restricts

FrequencyCode on page 110

2.2.2.18 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.

CodeName	Name	Definition
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.
TWWK	TwiceAWeek	Two times a week

Is restricted by

Frequency1Code on page 109

2.2.2.19 PaymentCategoryPurpose1Code

Definition: Specifies the type of transaction that resulted in the payment.

Type: CodeSet

CodeName	Name	Definition
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.
SALA	SalaryPayment	Transaction is the payment of salaries.
TREA	TreasuryPayment	Transaction is related to treasury operations.
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
DIVI	Dividend	Transaction is the payment of dividends.
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
INTE	Interest	Transaction is the payment of interest.
LOAN	Loan	Transaction is related to the transfer of a loan to a borrower.
PENS	PensionPayment	Transaction is the payment of pension.
SECU	Securities	Transaction is the payment of securities.
SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
SUPP	SupplierPayment	Transaction is related to a payment to a supplier.
TAXS	TaxPayment	Transaction is the payment of taxes.
TRAD	Trade	Transaction is related to the payment of a trade transaction.

CodeName	Name	Definition
VATX	ValueAddedTaxPayment	Transaction is the payment of value added tax.
HEDG	Hedging	Transaction is related to the payment of a hedging operation.
INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
WHLD	WithHolding	Transaction is the payment of withholding tax.

Restricts

PaymentCategoryPurposeCode on page 112

2.2.2.20 PaymentCategoryPurposeCode

Definition: Specifies the type of transaction that resulted in the payment.

Type: CodeSet

CodeName	Name	Definition
INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.
SALA	SalaryPayment	Transaction is the payment of salaries.
TREA	TreasuryPayment	Transaction is related to treasury operations.
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
DIVI	Dividend	Transaction is the payment of dividends.
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
INTE	Interest	Transaction is the payment of interest.
LOAN	Loan	Transaction is related to the transfer of a loan to a borrower.
PENS	PensionPayment	Transaction is the payment of pension.
SECU	Securities	Transaction is the payment of securities.
SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
TAXS	TaxPayment	Transaction is the payment of taxes.
VATX	ValueAddedTaxPayment	Transaction is the payment of value added tax.
SUPP	SupplierPayment	Transaction is related to a payment to a supplier.

CodeName	Name	Definition
HEDG	Hedging	Transaction is related to the payment of a hedging operation.
TRAD	Trade	Transaction is related to the payment of a trade transaction.
WHLD	WithHolding	Transaction is the payment of withholding tax.

Is restricted by

PaymentCategoryPurpose1Code on page 111

2.2.2.21 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

Restricts

PaymentMethodCode on page 113

2.2.2.22 PaymentMethodCode

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice

CodeName	Name	Definition
		should be sent back to the account owner.
DIRE	Direct	Direct method.
CLAS	Classical	Classical method.

Is restricted by

PaymentMethod4Code on page 113

2.2.2.23 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 114

2.2.2.24 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 114

2.2.2.25 SequenceType1Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions. Specific attributes are required for the first, the recurring and the last instructions of a series, as well as the specification of a unique transaction (one-off direct debit transaction).

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.

Restricts

SequenceTypeCode on page 115

2.2.2.26 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

SequenceType1Code on page 114

2.2.2.27 ServiceLevel1Code

Definition: Specifies the pre-agreed level of service between the parties.

Type: CodeSet

CodeName	Name	Definition
SEPA	SingleEuroPaymentsArea	Payment must be executed following the Single Euro Payments Area scheme.
SDVA	SameDayValue	Payment must be executed with same day value to the creditor.

CodeName	Name	Definition
PRPT	EBAPriorityService	Transaction must be processed according to the EBA Priority Service.

Restricts

ServiceLevelCode on page 116

2.2.2.28 ServiceLevelCode

Definition: Specifies the pre-agreed level of service between the parties.

Type: CodeSet

CodeName	Name	Definition
SDVA	SameDayValue	Payment must be executed with same day value to the creditor.
SEPA	SingleEuroPaymentsArea	Payment must be executed following the Single Euro Payments Area scheme.
PRPT	EBAPriorityService	Transaction must be processed according to the EBA Priority Service.

Is restricted by

ServiceLevel1Code on page 115

2.2.2.29 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

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

Restricts

SettlementMethodCode on page 116

2.2.2.30 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

[SettlementMethod1Code](#) on page 116

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 BBANIdentifier

Definition: Basic Bank Account Number (BBAN). Identifier used nationally by financial institutions, ie, in individual countries, generally as part of a National Account Numbering Scheme(s), which uniquely identifies the account of a customer.

Type: IdentifierSet

Identification scheme: National Banking Association; Basic Bank Account Number

Format

pattern [a-zA-Z0-9]{1,30}

2.2.5.2 BEIdentifier

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

Type: IdentifierSet

Identification scheme: SWIFT; BEIdentifier

Format

pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Constraints

- **BEI**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00002
- *Error Text:* Invalid BEI Code

2.2.5.3 BICIdentifier

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)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Constraints

- **BIC**

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

Error handling:

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

2.2.5.4 CHIPSUniversalIdentifier

Definition: (United States) Clearing House Interbank Payments System (CHIPS) Universal Identification (UID). Identifies entities that own accounts at CHIPS participating financial institutions, through which CHIPS payments are effected. The CHIPS UID is assigned by the New York Clearing House.

Type: IdentifierSet

Identification scheme: American Banker's Association (ABA); CHIPS UID

Format

pattern CH[0-9]{6,6}

2.2.5.5 DunsIdentifier

Definition: Data Universal Numbering System. A unique identification number provided by Dun & Bradstreet to identify an organization.

Type: IdentifierSet

Identification scheme: Dun & Bradstreet; DunsIdentifier

Format

pattern [0-9]{9,9}

2.2.5.6 EANGLNIdentifier

Definition: Global Location Number. A non-significant reference number used to identify legal entities, functional entities or physical entities according to the European Association for Numbering (EAN) numbering scheme rules. The number is used to retrieve the detailed information linked to it.

Type: IdentifierSet

Identification scheme: European Association for Numbering; EAN Global Location Number

Format

pattern [0-9]{13,13}

2.2.5.7 IBANIdentifier

Definition: An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616. "Banking and related financial services - International Bank Account Number (IBAN)".

Type: IdentifierSet

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

Format

pattern [a-zA-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

2.2.5.8 IBEIIdentifier

Definition: International Business Entity Identifier to uniquely identify business entities playing a role in the lifecycle of and events related to a financial instrument. (tentative - to be confirmed).

Type: IdentifierSet

Identification scheme: SWIFT; IBEI

Format

pattern [A-Z]{2,2}[B-DF-HJ-NP-TV-XZ0-9]{7,7}[0-9]{1,1}

2.2.5.9 UPICIdentifier

Definition: Universal Payment Identification Code (UPIC). Identifier used by the New York Clearing House to mask confidential data, such as bank accounts and bank routing numbers. UPIC numbers remain with business customers, regardless of banking relationship changes.

Type: IdentifierSet

Identification scheme: The Clearing House (formerly The New York Clearing House); Universal Payment Identification Code

Format

pattern [0-9]{8,17}

2.2.6 Indicator

2.2.6.1 GroupingIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: Indicates that there is only one occurrence of the PaymentInformation block and several occurrences of the PaymentTransaction block.

Meaning When False: Indicates that there is the same number of occurrences of the PaymentInformation block and of the PaymentTransaction block.

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

2.2.8 Text

2.2.8.1 ExternalLocalInstrumentCode_Obsolete

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.

Type: Text

Format

minLength	1
maxLength	35

2.2.8.2 Max1025Text

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

Type: Text

Format

minLength	1
maxLength	1025

2.2.8.3 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

2.2.8.4 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

2.2.8.5 Max15NumericText

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

Type: Text

Format

pattern	[0-9]{1,15}
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2.2.8.6 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

2.2.8.7 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

2.2.8.8 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

2.2.8.9 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

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