Standards

Standards MX

Message Reference Guide

PaymentReturnV14 (pacs.004.001.14)

This publication includes information exported from the MyStandards web platform.

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

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1.1 MessageDefinition Functionality

Scope

The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled.

Usage

The PaymentReturn message is exchanged between agents to return funds after settlement of credit transfer instructions (that is FIToFICustomerCreditTransfer message and FinancialInstitutionCreditTransfer message) or direct debit instructions (FIToFICustomerDirectDebit message).

The PaymentReturn message should not be used between agents and non-financial institution customers. Non-financial institution customers will be informed about a debit or a credit on their account(s) through a BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement').

The PaymentReturn message can be used to return single instructions or multiple instructions from one or different files.

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

The PaymentReturn 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.

Outline

The PaymentReturnV14 MessageDefinition is composed of 4 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 return message refers.

D. SupplementaryData

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

1.2   Structure

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Message root <Document> <PmtRtr>	[1..1]		✓C14, C16, ✓C17, ✓C18, ✓C19, ✓C23, ✓C25, C41, ✓C42, ✓C43, C67, C72, ✓C73, ✓C75	
		GroupHeader *<GrpHdr>*	[1..1]		✓C8, ✓C71, C15	33
		MessageIdentification *<MsgId>*	[1..1]	Text		35
		CreationDateTime *<CreDtTm>*	[1..1]	DateTime		35
		Authorisation *<Authstn>*	[0..2]	±		35
		BatchBooking *<BtchBookg>*	[0..1]	Indicator		36
		NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		36
		ControlSum *<CtrlSum>*	[0..1]	Quantity		36
		GroupReturn *<GrpRtr>*	[0..1]	Indicator		36
		TotalReturnedInterbankSettlementAmount *<TtlRtrdIntrBkSttlmAmt>*	[0..1]	Amount	✓C1, ✓C11	36
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		37
		SettlementInformation *<SttlmInf>*	[1..1]		✓C24, ✓C26, ✓C63, ✓C64, ✓C65, ✓C66, ✓C69, ✓C70	37
		SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		40
		SettlementAccount *<SttlmAcct>*	[0..1]	±	✓C22, C21	40
		ClearingSystem *<ClrSys>*	[0..1]			41
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		41
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		41
		InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		41

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		InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	✓C22, C21	42
		InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		43
		InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	✓C22, C21	44
		ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		44
		ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	✓C22, C21	45
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		46
		InstructingAgent <*InstgAgt*>	[0..1]	±		46
		InstructedAgent <*InstdAgt*>	[0..1]	±		47
		OriginalGroupInformation <*OrgnlGrpInf*>	[0..1]			48
		OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		48
		OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		49
		OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		49
		ReturnReasonInformation <*RtrRsnInf*>	[0..*]		✓C62	49
		Originator <*Orgtr*>	[0..1]	±		49
		Reason <*Rsn*>	[0..1]			50
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		51
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		51
		AdditionalInformation <*AddtlInf*>	[0..*]	Text		51
		TransactionInformation <*TxInf*>	[0..*]		✓C7, ✓C60, ✓C61	51
		ReturnIdentification <*RtrId*>	[0..1]	Text		62
		OriginalGroupInformation <*OrgnlGrpInf*>	[0..1]	±		62
		OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		63
		OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		63
		OriginalTransactionIdentification <*OrgnlTxId*>	[0..1]	Text		63
		OriginalUETR <*OrgnlUETR*>	[0..1]	IdentifierSet		63
		OriginalClearingSystemReference <*OrgnlClrSysRef*>	[0..1]	Text		63
		OriginalInterbankSettlementAmount <*OrgnlIntrBkSttlmAmt*>	[0..1]	Amount	✓C2, ✓C12	63
		OriginalInterbankSettlementDate <*OrgnlIntrBkSttlmDt*>	[0..1]	Date		64
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		64

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
		ReturnedInterbankSettlementAmount <*RtrdIntrBkSttlmAmt*>	[1..1]	Amount	✓C1, ✓C11	65
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		66
		SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		66
		SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			66
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		66
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		67
		SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		67
		ReturnedInstructedAmount <*RtrdInstdAmt*>	[0..1]	Amount	✓C2, ✓C12	67
		ExchangeRate <*XchgRate*>	[0..1]	Rate		68
		AgreedRate <*AgrdRate*>	[0..1]			68
		UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C2	68
		QuotedCurrency <*QtdCcy*>	[0..1]	CodeSet	✓C2	69
		PreAgreedExchangeRate <*PreAgrdXchgRate*>	[1..1]	Rate		69
		QuotationDateTime <*QtnDtTm*>	[0..1]	DateTime		69
		QuoteIdentification <*QtId*>	[0..1]	IdentifierSet		70
		ForeignExchangeAgent <*FXAgt*>	[0..1]	±		70
		CompensationAmount <*CompstnAmt*>	[0..1]	Amount	✓C2, ✓C12	70
		ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		71
		ChargesInformation <*ChrgsInf*>	[0..*]			72
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	72
		Agent <*Agt*>	[1..1]	±		73
		Type <*Tp*>	[0..1]			73
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		73
	Or}	**Proprietary** <*Prtry*>	[1..1]	±		73
		ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		74
		InstructingAgent <*InstgAgt*>	[0..1]	±		74
		InstructedAgent <*InstdAgt*>	[0..1]	±		74
		ReturnChain <*RtrChain*>	[0..1]		✓C27, ✓C31, ✓C36, ✓C44,	75

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
					✓C49, ✓C54	
		UltimateDebtor <*UltmtDbtr*>	[0..1]			78
	{Or	**Party** <*Pty*>	[1..1]	±		78
	Or}	**Agent** <*Agt*>	[1..1]	±		79
		Debtor <*Dbtr*>	[1..1]			80
	{Or	**Party** <*Pty*>	[1..1]	±		80
	Or}	**Agent** <*Agt*>	[1..1]	±		81
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	82
		InitiatingParty <*InitgPty*>	[0..1]			83
	{Or	**Party** <*Pty*>	[1..1]	±		83
	Or}	**Agent** <*Agt*>	[1..1]	±		84
		DebtorAgent <*DbtrAgt*>	[0..1]	±		85
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	86
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		87
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C22, C21	87
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		88
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C22, C21	89
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		90
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C22, C21	90
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		91
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C22, C21	92
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		93
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C22, C21	93
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		94
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C22, C21	95
		CreditorAgent <*CdtrAgt*>	[0..1]	±		96
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	96
		Creditor <*Cdtr*>	[1..1]			97

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	**Party** <*Pty*>	[1..1]	±		97
	Or}	**Agent** <*Agt*>	[1..1]	±		98
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	99
		UltimateCreditor <*UltmtCdtr*>	[0..1]			100
	{Or	**Party** <*Pty*>	[1..1]	±		100
	Or}	**Agent** <*Agt*>	[1..1]	±		101
		ReturnReasonInformation <*RtrRsnInf*>	[0..*]		✓C62	102
		Originator <*Orgtr*>	[0..1]	±		103
		Reason <*Rsn*>	[0..1]			104
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		105
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		105
		AdditionalInformation <*AddtlInf*>	[0..*]	Text		105
		OriginalTransactionReference <*OrgnlTxRef*>	[0..1]		C81, C82	105
		InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	✓C2, ✓C12	113
		Amount <*Amt*>	[0..1]	±		114
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		114
		RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		114
		RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		114
		CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		115
		SettlementInformation <*SttlmInf*>	[0..1]		✓C24, ✓C26, ✓C63, ✓C64, ✓C65, ✓C66, ✓C69, ✓C70	116
		SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		119
		SettlementAccount <*SttlmAcct*>	[0..1]	±	✓C22, C21	119
		ClearingSystem <*ClrSys*>	[0..1]			120
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		120
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		120
		InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		120

Index	Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	121
		InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		122
		InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	123
		ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		123
		ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	124
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		125
		PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		125
		MandateRelatedInformation *<MndtRltdInf>*	[0..1]			126
	{Or	**DirectDebitMandate** *<DrctDbtMndt>*	[0..1]		✓C3, ✓C4	128
		MandateIdentification *<MndtId>*	[0..1]	Text		130
		DateOfSignature *<DtOfSgntr>*	[0..1]	Date		130
		AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		130
		AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]			130
		OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		131
		OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		131
		OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		132
		OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	✓C22, C21	133
		OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		134
		OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	✓C22, C21	135
		OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		136
		OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	✓C22, C21	137
		OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		138
		OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		138
		OriginalReason *<OrgnlRsn>*	[0..1]			138
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		139
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		139
		OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		139
		ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		139

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		FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		139
		FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		139
		Frequency <*Frqcy*>	[0..1]	±		139
		Reason <*Rsn*>	[0..1]			140
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		140
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		140
		TrackingDays <*TrckgDays*>	[0..1]	Text		140
	Or}	**CreditTransferMandate** <*CdtTrfMndt*>	[0..1]	±		140
		RemittanceInformation <*RmtInf*>	[0..1]	±		141
		UltimateDebtor <*UltmtDbtr*>	[0..1]			141
	{Or	**Party** <*Pty*>	[1..1]	±		141
	Or}	**Agent** <*Agt*>	[1..1]	±		142
		Debtor <*Dbtr*>	[0..1]			143
	{Or	**Party** <*Pty*>	[1..1]	±		143
	Or}	**Agent** <*Agt*>	[1..1]	±		144
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	145
		DebtorAgent <*DbtrAgt*>	[0..1]	±		146
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	146
		CreditorAgent <*CdtrAgt*>	[0..1]	±		147
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	148
		Creditor <*Cdtr*>	[0..1]			149
	{Or	**Party** <*Pty*>	[1..1]	±		149
	Or}	**Agent** <*Agt*>	[1..1]	±		150
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	151
		UltimateCreditor <*UltmtCdtr*>	[0..1]			152
	{Or	**Party** <*Pty*>	[1..1]	±		152
	Or}	**Agent** <*Agt*>	[1..1]	±		153
		Purpose <*Purp*>	[0..1]	±		154
		UnderlyingCustomerCreditTransfer <*UndrlygCstmrCdtTrf*>	[0..1]		✓C28, ✓C32, ✓C34, ✓C37,	154

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					✓C39, ✓C45, ✓C50, ✓C52, ✓C55, ✓C57, C47, C76, C78	
		PaymentIdentification <*PmtId*>	[0..1]	±	✓C74	160
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		161
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		161
		InitiatingParty <*InitgPty*>	[0..1]	±		162
		Debtor <*Dbtr*>	[1..1]	±		163
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	164
		DebtorAgent <*DbtrAgt*>	[1..1]	±		165
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	166
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		167
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C22, C21	167
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		168
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C22, C21	169
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		170
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C22, C21	170
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		171
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C22, C21	172
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		173
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		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		174
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C22, C21	175
		CreditorAgent <*CdtrAgt*>	[1..1]	±		176
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Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
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		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		179
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		180
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			181
		Code <*Cd*>	[0..1]	CodeSet		181
		InstructionInformation <*InstrInf*>	[0..1]	Text		181
		Purpose <*Purp*>	[0..1]	±		181
		Tax <*Tax*>	[0..1]			182
		Creditor <*Cdtr*>	[0..1]	±		184
		Debtor <*Dbtr*>	[0..1]	±		184
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		184
		AdministrationZone <*AdmstnZone*>	[0..1]	Text		185
		ReferenceNumber <*RefNb*>	[0..1]	Text		185
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		TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	185
		TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C2, ✓C12	186
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		SequenceNumber <*SeqNb*>	[0..1]	Quantity		187
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		Category <*Ctgy*>	[0..1]	Text		188
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		DebtorStatus <*DbtrSts*>	[0..1]	Text		188
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		FormsCode <*FrmsCd*>	[0..1]	Text		188
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		Year <*Yr*>	[0..1]	Year		188
		Type <*Tp*>	[0..1]	CodeSet		189
		FromToDate <*FrToDt*>	[0..1]	±		189
		TaxAmount <*TaxAmt*>	[0..1]			190

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		TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C2, ✓C12	191
		Details <*Dtls*>	[0..*]			192
		Period <*Prd*>	[0..1]			192
		Year <*Yr*>	[0..1]	Year		192
		Type <*Tp*>	[0..1]	CodeSet		192
		FromToDate <*FrToDt*>	[0..1]	±		193
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	194
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		194
		RemittanceInformation <*RmtInf*>	[0..1]	±		194
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		PaymentIdentification <*PmtId*>	[1..1]	±	✓C74	201
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		202
		InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	✓C1, ✓C11	202
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		203
		SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		203
		SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			203
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		203
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		204
		SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		204

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
		ExpiryDateTime <*XpryDtTm*>	[0..1]	DateTime		204
		PaymentSignature <*PmtSgntr*>	[0..1]			204
	{Or	**ILPV4** <*ILPV4*>	[1..1]	SchemaType		204
	Or}	**Signature** <*Sgntr*>	[1..1]	Text		205
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		205
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C22, C21	205
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		206
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C22, C21	207
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		208
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C22, C21	208
		InstructingAgent <*InstgAgt*>	[0..1]	±		209
		InstructedAgent <*InstdAgt*>	[0..1]	±		210
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		211
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C22, C21	212
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		213
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C22, C21	213
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		214
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C22, C21	215
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		216
		Debtor <*Dbtr*>	[1..1]	±		216
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	217
		DebtorAgent <*DbtrAgt*>	[0..1]	±		218
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	218
		CreditorAgent <*CdtrAgt*>	[0..1]	±		219
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	220
		Creditor <*Cdtr*>	[1..1]	±		221
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	221

Index	Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		222
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		223
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			223
		Code <*Cd*>	[0..1]	CodeSet		224
		InstructionInformation <*InstrInf*>	[0..1]	Text		224
		Purpose <*Purp*>	[0..1]	±		224
		RemittanceInformation <*RmtInf*>	[0..1]	±		224
		UnderlyingAllocation <*UndrlygAllcn*>	[0..*]		C80	225
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	225
		CreditDebitIndicator <*CdtDbtInd*>	[1..1]	CodeSet		226
		Account <*Acct*>	[1..1]	±	✓C22, C21	226
		Purpose <*Purp*>	[1..1]	±		227
		Reference <*Ref*>	[1..1]	Text		227
		RelatedReferences <*RltdRefs*>	[0..*]	±		227
		SupplementaryData <*SplmtryData*>	[0..*]	±	C68	228
		SupplementaryData <*SplmtryData*>	[0..*]	±	C68	228

1.3   Constraints

C1   ActiveCurrency ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00005

– *Error Text:* Invalid currency code

C2   ActiveOrHistoricCurrency ✓

(Rule)

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. (Algorithm)

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

C3   AmendmentIndicatorFalseRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00013

– *Error Text:* Invalid message content for false amendment indicator and details.

C4   AmendmentIndicatorTrueRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00012

– *Error Text:* Invalid message content for true amendment indicator and details.

C5   AnyBIC ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00008

– *Error Text:* Invalid BIC.

C6   BICFI ✓

(Rule)

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

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* D00001

- – *Error Text:* Invalid FI BIC.

C7 **ChargesInformationAndReturnedInstructedAmountRule** ✓

(Rule)

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

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00048

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

C8 **ControlSumAndGroupReturnRule** ✓

(Rule)

If GroupReturn is true, then ControlSum is not allowed. (CrossElementComplexRule)

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00067

- – *Error Text:* Invalid message content for control sum.

C9 **Country** ✓

(Rule)

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

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* D00004

- – *Error Text:* Invalid Country Code.

C10 **CreditorAgentAccountRule** ✓

(Rule)

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

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00058

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

C11 CurrencyAmount ✓

(Rule)

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

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

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

C12 CurrencyAmount ✓

(Rule)

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

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

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

C13 DebtorAgentAccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00059

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

C14 GroupHeaderInterbankSettlementDateRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00045

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

This constraint is defined at the MessageDefinition level.

C15 GroupReturnAndNumberOfTransactionsGuideline

(Guideline)

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

C16 GroupReturnAndNumberOfTransactionsRule

(Rule)

If GroupHeader/GroupReturn is false, then GroupHeader/NumberOfTransactions must equal the number of occurrences of TransactionInformation. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00289

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

This constraint is defined at the MessageDefinition level.

C17 GroupReturnAndReturnReasonRule ✓

(Rule)

If GroupHeader/GroupReturn is true, then OriginalGroupInformation/ReturnReasonInformation/ReturnReason must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00072

– *Error Text:* Invalid message content for return reason information in case of group return.

This constraint is defined at the MessageDefinition level.

C18 GroupReturnAndTransactionInformationNotPresentRule ✓

(Rule)

If GroupHeader/GroupReturn is true, then TransactionInformation is not allowed. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00073

– *Error Text:* Invalid message content for group return and transaction information.

This constraint is defined at the MessageDefinition level.

C19 GroupReturnAndTransactionInformationPresentRule ✓

(Rule)

If GroupHeader/GroupReturn is false, then at least one occurrence of TransactionInformation must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00074

– *Error Text:* Invalid message content for group return and transaction information.

This constraint is defined at the MessageDefinition level.

C20 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.

C21 IdentificationAndProxyGuideline

(Guideline)

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

C22 IdentificationOrProxyPresenceRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00498

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

C23 InstructedAgentRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00008

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

This constraint is defined at the MessageDefinition level.

C24 InstructedReimbursementAgentAccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00037

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

C25 InstructingAgentRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00007

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

This constraint is defined at the MessageDefinition level.

C26 InstructingReimbursementAgentAccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00038

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

C27 IntermediaryAgent1AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00052

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

C28 IntermediaryAgent1AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00052

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

C29   IntermediaryAgent1AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00052

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

C30   IntermediaryAgent1Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00060

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

C31   IntermediaryAgent2AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00053

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

C32   IntermediaryAgent2AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00053

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

C33 IntermediaryAgent2AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00053

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

C34 IntermediaryAgent2Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00056

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

C35 IntermediaryAgent2Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00056

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

C36 IntermediaryAgent3AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00054

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

C37 IntermediaryAgent3AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00054

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

C38 IntermediaryAgent3AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00054

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

C39 IntermediaryAgent3Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00057

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

C40 IntermediaryAgent3Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00057

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

C41 NoCoverSettlementMethodRule

(Rule)

GroupHeader/SettlementInformation/SettlementMethod must be different from COVE (Cover) when returning direct debit transactions. (CrossElementComplexRule)

This constraint is defined at the MessageDefinition level.

C42 OriginalGroupInformationRule ✓

(Rule)

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00016

– *Error Text:* Invalid message content for original group information.

This constraint is defined at the MessageDefinition level.

C43 PaymentTypeInformationRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00009

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

This constraint is defined at the MessageDefinition level.

C44 PreviousInstructingAgent1AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00411

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

C45 PreviousInstructingAgent1AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00411

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

C46   PreviousInstructingAgent1AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00411

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

C47   PreviousInstructingAgent1Guideline

(Guideline)

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

C48   PreviousInstructingAgent1Guideline

(Guideline)

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

C49   PreviousInstructingAgent2AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00412

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

C50   PreviousInstructingAgent2AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00412

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

C51   PreviousInstructingAgent2AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00412

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

C52 PreviousInstructingAgent2Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00415

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

C53 PreviousInstructingAgent2Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00415

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

C54 PreviousInstructingAgent3AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

C55 PreviousInstructingAgent3AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

C56   PreviousInstructingAgent3AccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

C57   PreviousInstructingAgent3Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00416

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

C58   PreviousInstructingAgent3Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00416

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

C59   RemittanceAmountAndTypeGuideline

(Guideline)

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

C60   ReturnedInstructedAmountAndExchangeRate1Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00049

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

C61   ReturnedInstructedAmountAndExchangeRate2Rule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00050

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

C62   ReturnReasonRule ✓

(Rule)

If Reason/Code is equal to NARR, then AddititionalInformation must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00077

– *Error Text:* Invalid message content for additional return reason.

C63   SettlementMethodAgentRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00018

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

C64   SettlementMethodClearingRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00019

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

C65 SettlementMethodCoverAgentRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00076

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

C66 SettlementMethodCoverRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00075

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

C67 SupplementaryDataRule

(Rule)

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

This constraint is defined at the MessageDefinition level.

C68 SupplementaryDataRule

(Rule)

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

C69 ThirdReimbursementAgentAccountRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00039

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

C70   ThirdReimbursementAgentRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00040

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

C71   TotalInterbankSettlementAmountAndDateRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00044

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

C72   TotalReturnedInterbankSettlementAmountAndSumRule

(Rule)

GroupHeader/TotalReturnedInterbankSettlementAmount must equal the sum of all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount when present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00043

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

This constraint is defined at the MessageDefinition level.

C73   TotalReturnedInterbankSettlementAmountRule ✓

(Rule)

If GroupHeader/TotalReturnedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/ TotalReturnedInterbankSettlementAmount. (CrossElementComplexRule)

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00042

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

This constraint is defined at the MessageDefinition level.

C74   TransactionIdentificationPresenceRule ✓

(Rule)

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

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00420

- – *Error Text:* No transaction identification is present

C75   TransactionInterbankSettlementDateRule ✓

(Rule)

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

Error handling:

- – *Error severity:* Fatal

- – *Error Code:* X00290

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

This constraint is defined at the MessageDefinition level.

C76   UltimateCreditorGuideline

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C77   UltimateCreditorGuideline

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C78   UltimateDebtorGuideline

(Guideline)

UltimateDebtor may only be present if different from Debtor.

C79   UltimateDebtorGuideline

(Guideline)

UltimateDebtor may only be present if different from Debtor.

C80 **UnderlyingAllocationGuideline**

(Guideline)

UnderlyingAllocation may only be present if bilaterally agreed.

C81 **UnderlyingCustomerCreditTransferRule**

(Rule)

The UnderlyingCustomerCreditTransfer element can only be present if present in the original transaction being returned.

Error handling:

– *Error severity:* Fatal

– *Error Code:*

– *Error Text:*

C82 **UnderlyingFinancialInstitutionCreditTransferRule**

(Rule)

The UnderlyingFinancialInstitutionCreditTransfer element can only be present if present in the original transaction being returned.

Error handling:

– *Error severity:* Fatal

– *Error Code:*

– *Error Text:*

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: ✓C8 ControlSumAndGroupReturnRule ✓, ✓C71 TotalInterbankSettlementAmountAndDateRule ✓, C15 GroupReturnAndNumberOfTransactionsGuideline

GroupHeader <GrpHdr> contains the following **GroupHeader123** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		MessageIdentification *<MsgId>*	[1..1]	Text		35
		CreationDateTime *<CreDtTm>*	[1..1]	DateTime		35
		Authorisation *<Authstn>*	[0..2]	±		35
		BatchBooking *<BtchBookg>*	[0..1]	Indicator		36
		NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		36
		ControlSum *<CtrlSum>*	[0..1]	Quantity		36
		GroupReturn *<GrpRtr>*	[0..1]	Indicator		36
		TotalReturnedInterbankSettlementAmount *<TtlRtrdIntrBkSttlmAmt>*	[0..1]	Amount	✓C1, ✓C11	36
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		37
		SettlementInformation *<SttlmInf>*	[1..1]		✓C24, ✓C26, ✓C63, ✓C64, ✓C65, ✓C66, ✓C69, ✓C70	37
		SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		40
		SettlementAccount *<SttlmAcct>*	[0..1]	±	✓C22, C21	40
		ClearingSystem *<ClrSys>*	[0..1]			41
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		41
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		41
		InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		41
		InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	42
		InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		43
		InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	44
		ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		44
		ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	45
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		46
		InstructingAgent *<InstgAgt>*	[0..1]	±		46
		InstructedAgent *<InstdAgt>*	[0..1]	±		47

Constraints

- **ControlSumAndGroupReturnRule**

  If GroupReturn is true, then ControlSum is not allowed.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00067

  – *Error Text:* Invalid message content for control sum.

- **GroupReturnAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00044

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

1.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: Max35Text on page 361

1.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: ISODateTime on page 355

1.4.1.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see Authorisation1Choice on page 258 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		258
	Or}	Proprietary *<Prtry>*	[1..1]	Text		258

1.4.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see BatchBookingIndicator on page 357):

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

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

1.4.1.5 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: Max15NumericText on page 360

1.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: DecimalNumber on page 358

1.4.1.7 GroupReturn <GrpRtr>

Presence: [0..1]

Definition: Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s).

Datatype: One of the following values must be used (see TrueFalseIndicator on page 357):

- *Meaning When True:* True

- *Meaning When False:* False

1.4.1.8 TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: ActiveCurrencyAndAmount on page 322

Constraints

- **ActiveCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00005

  – *Error Text:* Invalid currency code

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

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

1.4.1.9 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 355

1.4.1.10 SettlementInformation <SttlmInf>

Presence: [1..1]

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

Impacted by: ✓C24 InstructedReimbursementAgentAccountRule ✓, ✓C26 InstructingReimbursementAgentAccountRule ✓, ✓C63 SettlementMethodAgentRule ✓, ✓C64 SettlementMethodClearingRule ✓, ✓C65 SettlementMethodCoverAgentRule ✓, ✓C66 SettlementMethodCoverRule ✓, ✓C69 ThirdReimbursementAgentAccountRule ✓, ✓C70 ThirdReimbursementAgentRule ✓

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		40
		SettlementAccount <*SttlmAcct*>	[0..1]	±	✓C22, C21	40
		ClearingSystem <*ClrSys*>	[0..1]			41
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		41
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		41
		InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		41
		InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	✓C22, C21	42
		InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		43
		InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	✓C22, C21	44
		ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		44
		ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	✓C22, C21	45

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00037

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

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00038

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

- **SettlementMethodAgentRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00018

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

• **SettlementMethodClearingRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00019

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

• **SettlementMethodCoverAgentRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00076

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

• **SettlementMethodCoverRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00075

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

• **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00039

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

• **ThirdReimbursementAgentRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00040

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

1.4.1.10.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: SettlementMethod1Code on page 352

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

1.4.1.10.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

SettlementAccount <SttlmAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		230
		Type <Tp>	[0..1]	±		231
		Currency <Ccy>	[0..1]	CodeSet		231
		Name <Nm>	[0..1]	Text		231
		Proxy <Prxy>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00498

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

1.4.1.10.3 ClearingSystem <ClrSys>

Presence: [0..1]

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		41
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		41

1.4.1.10.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCashClearingSystem1Code on page 331

1.4.1.10.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: Max35Text on page 361

1.4.1.10.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

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

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

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.1.10.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		230
		Type <Tp>	[0..1]	±		231
		Currency <Ccy>	[0..1]	CodeSet		231
		Name <Nm>	[0..1]	Text		231
		Proxy <Prxy>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.1.10.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

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

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

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

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.1.10.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		230
		Type <*Tp*>	[0..1]	±		231
		Currency <*Ccy*>	[0..1]	CodeSet		231
		Name <*Nm*>	[0..1]	Text		231
		Proxy <*Prxy*>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.1.10.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

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

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

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.1.10.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		230
		Type <Tp>	[0..1]	±		231
		Currency <Ccy>	[0..1]	CodeSet		231
		Name <Nm>	[0..1]	Text		231
		Proxy <Prxy>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.1.11 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of the return transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see PaymentTypeInformation28 on page 270 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		270
		ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		271
		ServiceLevel *<SvcLvl>*	[0..*]			271
	{Or	Code *<Cd>*	[1..1]	CodeSet		271
	Or}	Proprietary *<Prtry>*	[1..1]	Text		271
		LocalInstrument *<LclInstrm>*	[0..1]			271
	{Or	Code *<Cd>*	[1..1]	CodeSet		272
	Or}	Proprietary *<Prtry>*	[1..1]	Text		272
		CategoryPurpose *<CtgyPurp>*	[0..1]			272
	{Or	Code *<Cd>*	[1..1]	CodeSet		272
	Or}	Proprietary *<Prtry>*	[1..1]	Text		272

1.4.1.12 InstructingAgent <InstgAgt>

Presence: [0..1]

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

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

InstructingAgent <InstgAgt> contains the following elements (see for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.1.13 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).

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

InstructedAgent <InstdAgt> contains the following elements (see
for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader19** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		48
		OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		49
		OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		49
		ReturnReasonInformation <RtrRsnInf>	[0..*]		✓C62	49
		Originator <Orgtr>	[0..1]	±		49
		Reason <Rsn>	[0..1]			50
	{Or	**Code** <Cd>	[1..1]	CodeSet		51
	Or}	**Proprietary** <Prtry>	[1..1]	Text		51
		AdditionalInformation <AddtlInf>	[0..*]	Text		51

1.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.

Datatype: Max35Text on page 361

1.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers.

Datatype: Max35Text on page 361

1.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 355

1.4.2.4 ReturnReasonInformation <RtrRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the return reason.

Impacted by: ✓C62 ReturnReasonRule ✓

ReturnReasonInformation <RtrRsnInf> contains the following **PaymentReturnReason7** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Originator *<Orgtr>*	[0..1]	±		49
		Reason *<Rsn>*	[0..1]			50
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		51
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		51
		AdditionalInformation *<AddtlInf>*	[0..*]	Text		51

Constraints

- **ReturnReasonRule**

  If Reason/Code is equal to NARR, then AddititionalInformation must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00077

  – *Error Text:* Invalid message content for additional return reason.

1.4.2.4.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Originator <Orgtr> contains the following elements (see <u>PartyIdentification272 on page 260</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

1.4.2.4.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the return.

Reason <Rsn> contains one of the following **ReturnReason5Choice** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		51
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		51

1.4.2.4.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalReturnReason1Code on page 342

1.4.2.4.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the return, in a proprietary form.

Datatype: Max35Text on page 361

1.4.2.4.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: Max105Text on page 359

1.4.3 TransactionInformation <TxInf>

Presence: [0..*]

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

Impacted by: ✓C7 ChargesInformationAndReturnedInstructedAmountRule ✓, ✓C60 ReturnedInstructedAmountAndExchangeRate1Rule ✓, ✓C61 ReturnedInstructedAmountAndExchangeRate2Rule ✓

TransactionInformation <TxInf> contains the following **PaymentTransaction163** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ReturnIdentification *<RtrId>*	[0..1]	Text		62
		OriginalGroupInformation *<OrgnlGrpInf>*	[0..1]	±		62
		OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		63
		OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		63
		OriginalTransactionIdentification *<OrgnlTxId>*	[0..1]	Text		63
		OriginalUETR *<OrgnlUETR>*	[0..1]	IdentifierSet		63
		OriginalClearingSystemReference *<OrgnlClrSysRef>*	[0..1]	Text		63
		OriginalInterbankSettlementAmount *<OrgnlIntrBkSttlmAmt>*	[0..1]	Amount	✓C2, ✓C12	63
		OriginalInterbankSettlementDate *<OrgnlIntrBkSttlmDt>*	[0..1]	Date		64
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		64
		ReturnedInterbankSettlementAmount *<RtrdIntrBkSttlmAmt>*	[1..1]	Amount	✓C1, ✓C11	65
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		66
		SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		66
		SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			66
		DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		66
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		67
		SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		67
		ReturnedInstructedAmount *<RtrdInstdAmt>*	[0..1]	Amount	✓C2, ✓C12	67
		ExchangeRate *<XchgRate>*	[0..1]	Rate		68
		AgreedRate *<AgrdRate>*	[0..1]			68
		UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	✓C2	68
		QuotedCurrency *<QtdCcy>*	[0..1]	CodeSet	✓C2	69
		PreAgreedExchangeRate *<PreAgrdXchgRate>*	[1..1]	Rate		69
		QuotationDateTime *<QtnDtTm>*	[0..1]	DateTime		69
		QuoteIdentification *<QtId>*	[0..1]	IdentifierSet		70
		ForeignExchangeAgent *<FXAgt>*	[0..1]	±		70
		CompensationAmount *<CompstnAmt>*	[0..1]	Amount	✓C2, ✓C12	70
		ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		71

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		ChargesInformation <*ChrgsInf*>	[0..*]			72
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	72
		Agent <*Agt*>	[1..1]	±		73
		Type <*Tp*>	[0..1]			73
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		73
	Or}	**Proprietary** <*Prtry*>	[1..1]	±		73
		ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		74
		InstructingAgent <*InstgAgt*>	[0..1]	±		74
		InstructedAgent <*InstdAgt*>	[0..1]	±		74
		ReturnChain <*RtrChain*>	[0..1]		✓C27, ✓C31, ✓C36, ✓C44, ✓C49, ✓C54	75
		UltimateDebtor <*UltmtDbtr*>	[0..1]			78
	{Or	**Party** <*Pty*>	[1..1]	±		78
	Or}	**Agent** <*Agt*>	[1..1]	±		79
		Debtor <*Dbtr*>	[1..1]			80
	{Or	**Party** <*Pty*>	[1..1]	±		80
	Or}	**Agent** <*Agt*>	[1..1]	±		81
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	82
		InitiatingParty <*InitgPty*>	[0..1]			83
	{Or	**Party** <*Pty*>	[1..1]	±		83
	Or}	**Agent** <*Agt*>	[1..1]	±		84
		DebtorAgent <*DbtrAgt*>	[0..1]	±		85
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	86
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		87
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C22, C21	87
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		88
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C22, C21	89
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		90

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C22, C21	90
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		91
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C22, C21	92
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		93
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C22, C21	93
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		94
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C22, C21	95
		CreditorAgent <*CdtrAgt*>	[0..1]	±		96
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	96
		Creditor <*Cdtr*>	[1..1]			97
	{Or	**Party** <*Pty*>	[1..1]	±		97
	Or}	**Agent** <*Agt*>	[1..1]	±		98
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	99
		UltimateCreditor <*UltmtCdtr*>	[0..1]			100
	{Or	**Party** <*Pty*>	[1..1]	±		100
	Or}	**Agent** <*Agt*>	[1..1]	±		101
		ReturnReasonInformation <*RtrRsnInf*>	[0..*]		✓C62	102
		Originator <*Orgtr*>	[0..1]	±		103
		Reason <*Rsn*>	[0..1]			104
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		105
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		105
		AdditionalInformation <*AddtlInf*>	[0..*]	Text		105
		OriginalTransactionReference <*OrgnlTxRef*>	[0..1]		C81, C82	105
		InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	✓C2, ✓C12	113
		Amount <*Amt*>	[0..1]	±		114
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		114
		RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		114
		RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		114

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		115
		SettlementInformation <*SttlmInf*>	[0..1]		✓C24, ✓C26, ✓C63, ✓C64, ✓C65, ✓C66, ✓C69, ✓C70	116
		SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		119
		SettlementAccount <*SttlmAcct*>	[0..1]	±	✓C22, C21	119
		ClearingSystem <*ClrSys*>	[0..1]			120
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		120
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		120
		InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		120
		InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	✓C22, C21	121
		InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		122
		InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	✓C22, C21	123
		ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		123
		ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	✓C22, C21	124
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		125
		PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		125
		MandateRelatedInformation <*MndtRltdInf*>	[0..1]			126
	{Or	**DirectDebitMandate** <*DrctDbtMndt*>	[0..1]		✓C3, ✓C4	128
		MandateIdentification <*MndtId*>	[0..1]	Text		130
		DateOfSignature <*DtOfSgntr*>	[0..1]	Date		130
		AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		130
		AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			130
		OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		131
		OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		131
		OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		132

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±	✓C22, C21	133
		OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		134
		OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±	✓C22, C21	135
		OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		136
		OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±	✓C22, C21	137
		OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		138
		OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		138
		OriginalReason <*OrgnlRsn*>	[0..1]			138
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		139
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		139
		OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		139
		ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		139
		FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		139
		FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		139
		Frequency <*Frqcy*>	[0..1]	±		139
		Reason <*Rsn*>	[0..1]			140
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		140
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		140
		TrackingDays <*TrckgDays*>	[0..1]	Text		140
	Or}	**CreditTransferMandate** <*CdtTrfMndt*>	[0..1]	±		140
		RemittanceInformation <*RmtInf*>	[0..1]	±		141
		UltimateDebtor <*UltmtDbtr*>	[0..1]			141
	{Or	**Party** <*Pty*>	[1..1]	±		141
	Or}	**Agent** <*Agt*>	[1..1]	±		142
		Debtor <*Dbtr*>	[0..1]			143
	{Or	**Party** <*Pty*>	[1..1]	±		143
	Or}	**Agent** <*Agt*>	[1..1]	±		144
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	145
		DebtorAgent <*DbtrAgt*>	[0..1]	±		146

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	146
		CreditorAgent <*CdtrAgt*>	[0..1]	±		147
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	148
		Creditor <*Cdtr*>	[0..1]			149
	{Or	**Party** <*Pty*>	[1..1]	±		149
	Or}	**Agent** <*Agt*>	[1..1]	±		150
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	151
		UltimateCreditor <*UltmtCdtr*>	[0..1]			152
	{Or	**Party** <*Pty*>	[1..1]	±		152
	Or}	**Agent** <*Agt*>	[1..1]	±		153
		Purpose <*Purp*>	[0..1]	±		154
		UnderlyingCustomerCreditTransfer <*UndrlygCstmrCdtTrf*>	[0..1]		✓C28, ✓C32, ✓C34, ✓C37, ✓C39, ✓C45, ✓C50, ✓C52, ✓C55, ✓C57, C47, C76, C78	154
		PaymentIdentification <*PmtId*>	[0..1]	±	✓C74	160
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		161
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		161
		InitiatingParty <*InitgPty*>	[0..1]	±		162
		Debtor <*Dbtr*>	[1..1]	±		163
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	164
		DebtorAgent <*DbtrAgt*>	[1..1]	±		165
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	166
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		167
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C22, C21	167
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		168

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	✓C22, C21	169
		PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		170
		PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	✓C22, C21	170
		IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		171
		IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	✓C22, C21	172
		IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		173
		IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	✓C22, C21	173
		IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		174
		IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	✓C22, C21	175
		CreditorAgent *<CdtrAgt>*	[1..1]	±		176
		CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	✓C22, C21	176
		Creditor *<Cdtr>*	[1..1]	±		177
		CreditorAccount *<CdtrAcct>*	[0..1]	±	✓C22, C21	178
		UltimateCreditor *<UltmtCdtr>*	[0..1]	±		179
		InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		180
		InstructionForNextAgent *<InstrForNxtAgt>*	[0..*]			181
		Code *<Cd>*	[0..1]	CodeSet		181
		InstructionInformation *<InstrInf>*	[0..1]	Text		181
		Purpose *<Purp>*	[0..1]	±		181
		Tax *<Tax>*	[0..1]			182
		Creditor *<Cdtr>*	[0..1]	±		184
		Debtor *<Dbtr>*	[0..1]	±		184
		UltimateDebtor *<UltmtDbtr>*	[0..1]	±		184
		AdministrationZone *<AdmstnZone>*	[0..1]	Text		185
		ReferenceNumber *<RefNb>*	[0..1]	Text		185
		Method *<Mtd>*	[0..1]	Text		185
		TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	✓C2, ✓C12	185
		TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	✓C2, ✓C12	186

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Date *<Dt>*	[0..1]	Date		186
		SequenceNumber *<SeqNb>*	[0..1]	Quantity		187
		Record *<Rcrd>*	[0..*]			187
		Type *<Tp>*	[0..1]	Text		187
		Category *<Ctgy>*	[0..1]	Text		188
		CategoryDetails *<CtgyDtls>*	[0..1]	Text		188
		DebtorStatus *<DbtrSts>*	[0..1]	Text		188
		CertificateIdentification *<CertId>*	[0..1]	Text		188
		FormsCode *<FrmsCd>*	[0..1]	Text		188
		Period *<Prd>*	[0..1]			188
		Year *<Yr>*	[0..1]	Year		188
		Type *<Tp>*	[0..1]	CodeSet		189
		FromToDate *<FrToDt>*	[0..1]	±		189
		TaxAmount *<TaxAmt>*	[0..1]			190
		Rate *<Rate>*	[0..1]	Rate		190
		TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	✓C2, ✓C12	190
		TotalAmount *<TtlAmt>*	[0..1]	Amount	✓C2, ✓C12	191
		Details *<Dtls>*	[0..*]			192
		Period *<Prd>*	[0..1]			192
		Year *<Yr>*	[0..1]	Year		192
		Type *<Tp>*	[0..1]	CodeSet		192
		FromToDate *<FrToDt>*	[0..1]	±		193
✓		**Amount** *<Amt>*	[1..1]	Amount	✓C2, ✓C12	194
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		194
		RemittanceInformation *<RmtInf>*	[0..1]	±		194
		InstructedAmount *<InstdAmt>*	[0..1]	Amount	✓C2, ✓C12	195
		UnderlyingFinancialInstitutionCreditTransfer *<UndrlygFICdtTrf>*	[0..1]		✓C10, ✓C13, ✓C29, ✓C30, ✓C33, ✓C35, ✓C38, ✓C40,	195

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
					✓C46, ✓C51, ✓C53, ✓C56, ✓C58, C48, C77, C79	
		PaymentIdentification <*PmtId*>	[1..1]	±	✓C74	201
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		202
		InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	✓C1, ✓C11	202
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		203
		SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		203
		SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			203
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		203
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		204
		SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		204
		ExpiryDateTime <*XpryDtTm*>	[0..1]	DateTime		204
		PaymentSignature <*PmtSgntr*>	[0..1]			204
	{Or	**ILPV4** <*ILPV4*>	[1..1]	SchemaType		204
	Or}	**Signature** <*Sgntr*>	[1..1]	Text		205
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		205
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C22, C21	205
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		206
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C22, C21	207
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		208
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C22, C21	208
		InstructingAgent <*InstgAgt*>	[0..1]	±		209
		InstructedAgent <*InstdAgt*>	[0..1]	±		210
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		211
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C22, C21	212
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		213
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C22, C21	213

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		214
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C22, C21	215
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		216
		Debtor <*Dbtr*>	[1..1]	±		216
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	217
		DebtorAgent <*DbtrAgt*>	[0..1]	±		218
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	218
		CreditorAgent <*CdtrAgt*>	[0..1]	±		219
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	220
		Creditor <*Cdtr*>	[1..1]	±		221
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	221
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		222
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		223
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			223
		Code <*Cd*>	[0..1]	CodeSet		224
		InstructionInformation <*InstrInf*>	[0..1]	Text		224
		Purpose <*Purp*>	[0..1]	±		224
		RemittanceInformation <*RmtInf*>	[0..1]	±		224
		UnderlyingAllocation <*UndrlygAllcn*>	[0..*]		C80	225
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	225
		CreditDebitIndicator <*CdtDbtInd*>	[1..1]	CodeSet		226
		Account <*Acct*>	[1..1]	±	✓C22, C21	226
		Purpose <*Purp*>	[1..1]	±		227
		Reference <*Ref*>	[1..1]	Text		227
		RelatedReferences <*RltdRefs*>	[0..*]	±		227
		SupplementaryData <*SplmtryData*>	[0..*]	±	C68	228

Constraints

- **ChargesInformationAndReturnedInstructedAmountRule**

  If ChargesInformation is present, then ReturnedInstructedAmount must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00048

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

- **ReturnedInstructedAmountAndExchangeRate1Rule**

  If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00049

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

- **ReturnedInstructedAmountAndExchangeRate2Rule**

  If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00050

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

1.4.3.1 ReturnIdentification <RtrId>

Presence: [0..1]

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

Usage: The instructing party is the party sending the return message and not the party that sent the original instruction that is being returned.

Datatype: Max35Text on page 361

1.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see OriginalGroupInformation29 on page 257 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		257
		OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		257
		OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		257

1.4.3.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: Max35Text on page 361

1.4.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: Max35Text on page 361

1.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: Max35Text on page 361

1.4.3.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

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

Datatype: UUIDv4Identifier on page 357

1.4.3.7 OriginalClearingSystemReference <OrgnlClrSysRef>

Presence: [0..1]

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

Datatype: Max35Text on page 361

1.4.3.8 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

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

1.4.3.9 OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>

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.

Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message.

Datatype: ISODate on page 355

1.4.3.10 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of the return transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see
PaymentTypeInformation28 on page 270 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructionPriority <InstrPrty>	[0..1]	CodeSet		270
		ClearingChannel <ClrChanl>	[0..1]	CodeSet		271
		ServiceLevel <SvcLvl>	[0..*]			271
	{Or	Code <Cd>	[1..1]	CodeSet		271
	Or}	Proprietary <Prtry>	[1..1]	Text		271
		LocalInstrument <LclInstrm>	[0..1]			271
	{Or	Code <Cd>	[1..1]	CodeSet		272
	Or}	Proprietary <Prtry>	[1..1]	Text		272
		CategoryPurpose <CtgyPurp>	[0..1]			272
	{Or	Code <Cd>	[1..1]	CodeSet		272
	Or}	Proprietary <Prtry>	[1..1]	Text		272

1.4.3.11 ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction.

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

Datatype: ActiveCurrencyAndAmount on page 322

Constraints

• **ActiveCurrency**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00005

– *Error Text:* Invalid currency code

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

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

1.4.3.12 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.

Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.

Datatype: ISODate on page 355

1.4.3.13 SettlementPriority <SttlmPrty>

Presence: [0..1]

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

Usage: the SettlementPriority is the settlement priority of the return message, and not of the original instruction.

Datatype: Priority3Code on page 350

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

1.4.3.14 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		66
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		67

1.4.3.14.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 355

1.4.3.14.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 355

1.4.3.15 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

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

SettlementTimeRequest <SttlmTmReq> contains the following elements (see SettlementTimeRequest2 on page 269 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		CLSTime <*CLSTm*>	[0..1]	Time		269
		TillTime <*TillTm*>	[0..1]	Time		269
		FromTime <*FrTm*>	[0..1]	Time		269
		RejectTime <*RjctTm*>	[0..1]	Time		269

1.4.3.16 ReturnedInstructedAmount <RtrdInstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.

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

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

– *Error Text:* Invalid currency code.

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

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

1.4.3.17 ExchangeRate <XchgRate>

Presence: [0..1]

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

Datatype: BaseOneRate on page 358

1.4.3.18 AgreedRate <AgrdRate>

Presence: [0..1]

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

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	✓C2	68
		QuotedCurrency *<QtdCcy>*	[0..1]	CodeSet	✓C2	69
		PreAgreedExchangeRate *<PreAgrdXchgRate>*	[1..1]	Rate		69
		QuotationDateTime *<QtnDtTm>*	[0..1]	DateTime		69
		QuoteIdentification *<QtId>*	[0..1]	IdentifierSet		70
		ForeignExchangeAgent *<FXAgt>*	[0..1]	±		70

1.4.3.18.1 UnitCurrency <UnitCcy>

Presence: [0..1]

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

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓

Datatype: ActiveOrHistoricCurrencyCode on page 324

Constraints

- **ActiveOrHistoricCurrency**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

1.4.3.18.2 QuotedCurrency <QtdCcy>

Presence: [0..1]

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

Impacted by: ✓C2 ActiveOrHistoricCurrency ✓

Datatype: ActiveOrHistoricCurrencyCode on page 324

Constraints

- **ActiveOrHistoricCurrency**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

1.4.3.18.3 PreAgreedExchangeRate <PreAgrdXchgRate>

Presence: [1..1]

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

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

Datatype: BaseOneRate on page 358

1.4.3.18.4 QuotationDateTime <QtnDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 355

1.4.3.18.5 QuoteIdentification <QtId>

Presence: [0..1]

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

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

Datatype: UUIDv4Identifier on page 357

1.4.3.18.6 ForeignExchangeAgent <FXAgt>

Presence: [0..1]

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

Usage: The ForeignExchangeAgent must receive the AgreedRate block unchanged.

ForeignExchangeAgent <FXAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.19 CompensationAmount <CompstnAmt>

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

Constraints

- **ActiveOrHistoricCurrency**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

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

1.4.3.20 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Usage: The ChargeBearer applies to the return message, not to the original instruction.

Datatype: ChargeBearerType1Code on page 327

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

1.4.3.21 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	72
		Agent <*Agt*>	[1..1]	±		73
		Type <*Tp*>	[0..1]			73
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		73
	Or}	**Proprietary** <*Prtry*>	[1..1]	±		73

1.4.3.21.1 Amount <Amt>

Presence: [1..1]

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

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

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

1.4.3.21.2 Agent <Agt>

Presence: [1..1]

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

Agent <Agt> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.21.3 Type <Tp>

Presence: [0..1]

Definition: Defines the type of charges.

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

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

1.4.3.21.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: <u>ExternalChargeType1Code on page 332</u>

1.4.3.21.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Proprietary <Prtry> contains the following elements (see GenericIdentification3 on page 253 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		253
		Issuer *<Issr>*	[0..1]	Text		253

1.4.3.22 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: Max35Text on page 361

1.4.3.23 InstructingAgent <InstgAgt>

Presence: [0..1]

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

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

InstructingAgent <InstgAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.24 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).

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

InstructedAgent <InstdAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.25 ReturnChain <RtrChain>

Presence: [0..1]

Definition: Provides all parties (agents and non-agents) involved in a return transaction.

Impacted by: ✓C27 IntermediaryAgent1AccountRule ✓, ✓C31 IntermediaryAgent2AccountRule ✓, ✓C36 IntermediaryAgent3AccountRule ✓, ✓C44 PreviousInstructingAgent1AccountRule ✓, ✓C49 PreviousInstructingAgent2AccountRule ✓, ✓C54 PreviousInstructingAgent3AccountRule ✓

ReturnChain <RtrChain> contains the following **TransactionParties11** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		UltimateDebtor <*UltmtDbtr*>	[0..1]			78
	{Or	**Party** <*Pty*>	[1..1]	±		78
	Or}	**Agent** <*Agt*>	[1..1]	±		79
		Debtor <*Dbtr*>	[1..1]			80
	{Or	**Party** <*Pty*>	[1..1]	±		80
	Or}	**Agent** <*Agt*>	[1..1]	±		81
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	82
		InitiatingParty <*InitgPty*>	[0..1]			83
	{Or	**Party** <*Pty*>	[1..1]	±		83
	Or}	**Agent** <*Agt*>	[1..1]	±		84
		DebtorAgent <*DbtrAgt*>	[0..1]	±		85
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	86
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		87
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C22, C21	87
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		88
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C22, C21	89
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		90
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C22, C21	90
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		91
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C22, C21	92
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		93
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C22, C21	93
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		94
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C22, C21	95
		CreditorAgent <*CdtrAgt*>	[0..1]	±		96
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	96
		Creditor <*Cdtr*>	[1..1]			97

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	**Party** <*Pty*>	[1..1]	±		97
	Or}	**Agent** <*Agt*>	[1..1]	±		98
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	99
		UltimateCreditor <*UltmtCdtr*>	[0..1]			100
	{Or	**Party** <*Pty*>	[1..1]	±		100
	Or}	**Agent** <*Agt*>	[1..1]	±		101

Constraints

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00052

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

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00053

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

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00054

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

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00411

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

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00412

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

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00413

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

1.4.3.25.1 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains one of the following **Party50Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**Party** *<Pty>*	[1..1]	±		78
	Or}	**Agent** *<Agt>*	[1..1]	±		79

1.4.3.25.1.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see <u>PartyIdentification272 on page 260</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

1.4.3.25.1.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.3.25.2 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	**Party** <Pty>	[1..1]	±		80
	Or}	**Agent** <Agt>	[1..1]	±		81

1.4.3.25.2.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see <u>PartyIdentification272 on page 260</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Name *<Nm>*	[0..1]	Text		261
		PostalAddress *<PstlAdr>*	[0..1]	±		262
		Identification *<Id>*	[0..1]			262
	{Or	OrganisationIdentification *<OrgId>*	[1..1]			263
		AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		264
		LEI *<LEI>*	[0..1]	IdentifierSet		264
		Other *<Othr>*	[0..*]			264
		Identification *<Id>*	[1..1]	Text		264
		SchemeName *<SchmeNm>*	[0..1]			265
	{Or	Code *<Cd>*	[1..1]	CodeSet		265
	Or}	Proprietary *<Prtry>*	[1..1]	Text		265
		Issuer *<Issr>*	[0..1]	Text		265
	Or}	PrivateIdentification *<PrvtId>*	[1..1]			265
		DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			266
		BirthDate *<BirthDt>*	[1..1]	Date		266
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		266
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		266
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		267
		Other *<Othr>*	[0..*]			267
		Identification *<Id>*	[1..1]	Text		267
		SchemeName *<SchmeNm>*	[0..1]			267
	{Or	Code *<Cd>*	[1..1]	CodeSet		267
	Or}	Proprietary *<Prtry>*	[1..1]	Text		268
		Issuer *<Issr>*	[0..1]	Text		268
		CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		268
		ContactDetails *<CtctDtls>*	[0..1]	±		268

1.4.3.25.2.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.25.3 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: ✓<u>C22 IdentificationOrProxyPresenceRule</u> ✓, <u>C21 IdentificationAndProxyGuideline</u>

DebtorAccount <DbtrAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.25.4 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains one of the following **Party50Choice** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	**Party** <*Pty*>	[1..1]	±		83
	Or}	**Agent** <*Agt*>	[1..1]	±		84

1.4.3.25.4.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party **<Pty>** contains the following elements (see <u>PartyIdentification272 on page 260</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name *<Nm>*	[0..1]	Text		261
		PostalAddress *<PstlAdr>*	[0..1]	±		262
		Identification *<Id>*	[0..1]			262
	{Or	OrganisationIdentification *<OrgId>*	[1..1]			263
		AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		264
		LEI *<LEI>*	[0..1]	IdentifierSet		264
		Other *<Othr>*	[0..*]			264
		Identification *<Id>*	[1..1]	Text		264
		SchemeName *<SchmeNm>*	[0..1]			265
	{Or	Code *<Cd>*	[1..1]	CodeSet		265
	Or}	Proprietary *<Prtry>*	[1..1]	Text		265
		Issuer *<Issr>*	[0..1]	Text		265
	Or}	PrivateIdentification *<PrvtId>*	[1..1]			265
		DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			266
		BirthDate *<BirthDt>*	[1..1]	Date		266
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		266
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		266
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		267
		Other *<Othr>*	[0..*]			267
		Identification *<Id>*	[1..1]	Text		267
		SchemeName *<SchmeNm>*	[0..1]			267
	{Or	Code *<Cd>*	[1..1]	CodeSet		267
	Or}	Proprietary *<Prtry>*	[1..1]	Text		268
		Issuer *<Issr>*	[0..1]	Text		268
		CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		268
		ContactDetails *<CtctDtls>*	[0..1]	±		268

1.4.3.25.4.2 Agent **<Agt>**

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.25.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.25.6 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.25.7 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

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

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			242
		BICFI <*BICFI*>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		243
		LEI <*LEI*>	[0..1]	IdentifierSet		243
		Name <*Nm*>	[0..1]	Text		243
		PostalAddress <*PstlAdr*>	[0..1]	±		243
		Other <*Othr*>	[0..1]	±		244
		BranchIdentification <*BrnchId*>	[0..1]			245
		Identification <*Id*>	[0..1]	Text		245
		LEI <*LEI*>	[0..1]	IdentifierSet		245
		Name <*Nm*>	[0..1]	Text		245
		PostalAddress <*PstlAdr*>	[0..1]	±		245

1.4.3.25.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

• **IdentificationAndProxyGuideline**

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

• **IdentificationOrProxyPresenceRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00498

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

1.4.3.25.9 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

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

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.25.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

    Error handling:

    – *Error severity:* Fatal

    – *Error Code:* X00498

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

1.4.3.25.11 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

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

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.25.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.25.13 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.25.14 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.25.15 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.25.16 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.25.17 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see
for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.25.18 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see
for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.25.19 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			242
		BICFI <*BICFI*>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		243
		LEI <*LEI*>	[0..1]	IdentifierSet		243
		Name <*Nm*>	[0..1]	Text		243
		PostalAddress <*PstlAdr*>	[0..1]	±		243
		Other <*Othr*>	[0..1]	±		244
		BranchIdentification <*BrnchId*>	[0..1]			245
		Identification <*Id*>	[0..1]	Text		245
		LEI <*LEI*>	[0..1]	IdentifierSet		245
		Name <*Nm*>	[0..1]	Text		245
		PostalAddress <*PstlAdr*>	[0..1]	±		245

1.4.3.25.20 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.25.21 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**Party** *<Pty>*	[1..1]	±		97
	Or}	**Agent** *<Agt>*	[1..1]	±		98

1.4.3.25.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Name *<Nm>*	[0..1]	Text		261
		PostalAddress *<PstlAdr>*	[0..1]	±		262
		Identification *<Id>*	[0..1]			262
	{Or	OrganisationIdentification *<OrgId>*	[1..1]			263
		AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		264
		LEI *<LEI>*	[0..1]	IdentifierSet		264
		Other *<Othr>*	[0..*]			264
		Identification *<Id>*	[1..1]	Text		264
		SchemeName *<SchmeNm>*	[0..1]			265
	{Or	Code *<Cd>*	[1..1]	CodeSet		265
	Or}	Proprietary *<Prtry>*	[1..1]	Text		265
		Issuer *<Issr>*	[0..1]	Text		265
	Or}	PrivateIdentification *<PrvtId>*	[1..1]			265
		DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			266
		BirthDate *<BirthDt>*	[1..1]	Date		266
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		266
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		266
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		267
		Other *<Othr>*	[0..*]			267
		Identification *<Id>*	[1..1]	Text		267
		SchemeName *<SchmeNm>*	[0..1]			267
	{Or	Code *<Cd>*	[1..1]	CodeSet		267
	Or}	Proprietary *<Prtry>*	[1..1]	Text		268
		Issuer *<Issr>*	[0..1]	Text		268
		CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		268
		ContactDetails *<CtctDtls>*	[0..1]	±		268

1.4.3.25.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.25.22 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: ✓<u>C22 IdentificationOrProxyPresenceRule</u> ✓, <u>C21 IdentificationAndProxyGuideline</u>

CreditorAccount <CdtrAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.25.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**Party** *<Pty>*	[1..1]	±		100
	Or}	**Agent** *<Agt>*	[1..1]	±		101

1.4.3.25.23.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see <u>PartyIdentification272 on page 260</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

1.4.3.25.23.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.3.26 ReturnReasonInformation <RtrRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the return reason.

Impacted by: ✓<u>C62 ReturnReasonRule</u> ✓

ReturnReasonInformation <RtrRsnInf> contains the following **PaymentReturnReason7** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Originator <Orgtr>	[0..1]	±		103
		Reason <Rsn>	[0..1]			104
	{Or	**Code** <Cd>	[1..1]	CodeSet		105
	Or}	**Proprietary** <Prtry>	[1..1]	Text		105
		AdditionalInformation <Addtlnf>	[0..*]	Text		105

Constraints

- **ReturnReasonRule**

  If Reason/Code is equal to NARR, then AddititionalInformation must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00077

– *Error Text:* Invalid message content for additional return reason.

1.4.3.26.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Originator <Orgtr> contains the following elements (see <u>PartyIdentification272 on page 260</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Name *<Nm>*	[0..1]	Text		261
		PostalAddress *<PstlAdr>*	[0..1]	±		262
		Identification *<Id>*	[0..1]			262
	{Or	OrganisationIdentification *<OrgId>*	[1..1]			263
		AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		264
		LEI *<LEI>*	[0..1]	IdentifierSet		264
		Other *<Othr>*	[0..*]			264
		Identification *<Id>*	[1..1]	Text		264
		SchemeName *<SchmeNm>*	[0..1]			265
	{Or	Code *<Cd>*	[1..1]	CodeSet		265
	Or}	Proprietary *<Prtry>*	[1..1]	Text		265
		Issuer *<Issr>*	[0..1]	Text		265
	Or}	PrivateIdentification *<PrvtId>*	[1..1]			265
		DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			266
		BirthDate *<BirthDt>*	[1..1]	Date		266
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		266
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		266
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		267
		Other *<Othr>*	[0..*]			267
		Identification *<Id>*	[1..1]	Text		267
		SchemeName *<SchmeNm>*	[0..1]			267
	{Or	Code *<Cd>*	[1..1]	CodeSet		267
	Or}	Proprietary *<Prtry>*	[1..1]	Text		268
		Issuer *<Issr>*	[0..1]	Text		268
		CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		268
		ContactDetails *<CtctDtls>*	[0..1]	±		268

1.4.3.26.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the return.

Reason <Rsn> contains one of the following **ReturnReason5Choice** elements

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

1.4.3.26.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalReturnReason1Code on page 342

1.4.3.26.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the return, in a proprietary form.

Datatype: Max35Text on page 361

1.4.3.26.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: Max105Text on page 359

1.4.3.27 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

Impacted by: C81 UnderlyingCustomerCreditTransferRule, C82 UnderlyingFinancialInstitutionCreditTransferRule

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference44 elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InterbankSettlementAmount *<IntrBkSttlmAmt>*	[0..1]	Amount	✓C2, ✓C12	113
		Amount *<Amt>*	[0..1]	±		114
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		114
		RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		114
		RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		114
		CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		115
		SettlementInformation *<SttlmInf>*	[0..1]		✓C24, ✓C26, ✓C63, ✓C64, ✓C65, ✓C66, ✓C69, ✓C70	116
		SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		119
		SettlementAccount *<SttlmAcct>*	[0..1]	±	✓C22, C21	119
		ClearingSystem *<ClrSys>*	[0..1]			120
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		120
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		120
		InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		120
		InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	121
		InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		122
		InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	123
		ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		123
		ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	124
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		125
		PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		125
		MandateRelatedInformation *<MndtRltdInf>*	[0..1]			126
	{Or	**DirectDebitMandate** *<DrctDbtMndt>*	[0..1]		✓C3, ✓C4	128
		MandateIdentification *<MndtId>*	[0..1]	Text		130

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		DateOfSignature <*DtOfSgntr*>	[0..1]	Date		130
		AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		130
		AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			130
		OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		131
		OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		131
		OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		132
		OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±	✓C22, C21	133
		OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		134
		OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±	✓C22, C21	135
		OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		136
		OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±	✓C22, C21	137
		OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		138
		OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		138
		OriginalReason <*OrgnlRsn*>	[0..1]			138
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		139
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		139
		OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		139
		ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		139
		FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		139
		FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		139
		Frequency <*Frqcy*>	[0..1]	±		139
		Reason <*Rsn*>	[0..1]			140
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		140
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		140
		TrackingDays <*TrckgDays*>	[0..1]	Text		140
	Or}	**CreditTransferMandate** <*CdtTrfMndt*>	[0..1]	±		140
		RemittanceInformation <*RmtInf*>	[0..1]	±		141
		UltimateDebtor <*UltmtDbtr*>	[0..1]			141
	{Or	**Party** <*Pty*>	[1..1]	±		141

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Or}	**Agent** <*Agt*>	[1..1]	±		142
		Debtor <*Dbtr*>	[0..1]			143
	{Or	**Party** <*Pty*>	[1..1]	±		143
	Or}	**Agent** <*Agt*>	[1..1]	±		144
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	145
		DebtorAgent <*DbtrAgt*>	[0..1]	±		146
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	146
		CreditorAgent <*CdtrAgt*>	[0..1]	±		147
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	148
		Creditor <*Cdtr*>	[0..1]			149
	{Or	**Party** <*Pty*>	[1..1]	±		149
	Or}	**Agent** <*Agt*>	[1..1]	±		150
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	151
		UltimateCreditor <*UltmtCdtr*>	[0..1]			152
	{Or	**Party** <*Pty*>	[1..1]	±		152
	Or}	**Agent** <*Agt*>	[1..1]	±		153
		Purpose <*Purp*>	[0..1]	±		154
		UnderlyingCustomerCreditTransfer <*UndrlygCstmrCdtTrf*>	[0..1]		✓C28, ✓C32, ✓C34, ✓C37, ✓C39, ✓C45, ✓C50, ✓C52, ✓C55, ✓C57, C47, C76, C78	154
		PaymentIdentification <*PmtId*>	[0..1]	±	✓C74	160
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		161
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		161
		InitiatingParty <*InitgPty*>	[0..1]	±		162
		Debtor <*Dbtr*>	[1..1]	±		163
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	164

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		DebtorAgent <*DbtrAgt*>	[1..1]	±		165
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	166
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		167
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C22, C21	167
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		168
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C22, C21	169
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		170
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C22, C21	170
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		171
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C22, C21	172
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		173
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C22, C21	173
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		174
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C22, C21	175
		CreditorAgent <*CdtrAgt*>	[1..1]	±		176
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	176
		Creditor <*Cdtr*>	[1..1]	±		177
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	178
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		179
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		180
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			181
		Code <*Cd*>	[0..1]	CodeSet		181
		InstructionInformation <*InstrInf*>	[0..1]	Text		181
		Purpose <*Purp*>	[0..1]	±		181
		Tax <*Tax*>	[0..1]			182
		Creditor <*Cdtr*>	[0..1]	±		184
		Debtor <*Dbtr*>	[0..1]	±		184
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		184

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		AdministrationZone <*AdmstnZone*>	[0..1]	Text		185
		ReferenceNumber <*RefNb*>	[0..1]	Text		185
		Method <*Mtd*>	[0..1]	Text		185
		TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	185
		TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C2, ✓C12	186
		Date <*Dt*>	[0..1]	Date		186
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		187
		Record <*Rcrd*>	[0..*]			187
		Type <*Tp*>	[0..1]	Text		187
		Category <*Ctgy*>	[0..1]	Text		188
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		188
		DebtorStatus <*DbtrSts*>	[0..1]	Text		188
		CertificateIdentification <*CertId*>	[0..1]	Text		188
		FormsCode <*FrmsCd*>	[0..1]	Text		188
		Period <*Prd*>	[0..1]			188
		Year <*Yr*>	[0..1]	Year		188
		Type <*Tp*>	[0..1]	CodeSet		189
		FromToDate <*FrToDt*>	[0..1]	±		189
		TaxAmount <*TaxAmt*>	[0..1]			190
		Rate <*Rate*>	[0..1]	Rate		190
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	190
		TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C2, ✓C12	191
		Details <*Dtls*>	[0..*]			192
		Period <*Prd*>	[0..1]			192
		Year <*Yr*>	[0..1]	Year		192
		Type <*Tp*>	[0..1]	CodeSet		192
		FromToDate <*FrToDt*>	[0..1]	±		193
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	194
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		194

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		RemittanceInformation <*RmtInf*>	[0..1]	±		194
		InstructedAmount <*InstdAmt*>	[0..1]	Amount	✓C2, ✓C12	195
		UnderlyingFinancialInstitutionCreditTransfer <*UndrlygFICdtTrf*>	[0..1]		✓C10, ✓C13, ✓C29, ✓C30, ✓C33, ✓C35, ✓C38, ✓C40, ✓C46, ✓C51, ✓C53, ✓C56, ✓C58, C48, C77, C79	195
		PaymentIdentification <*PmtId*>	[1..1]	±	✓C74	201
		PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		202
		InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	✓C1, ✓C11	202
		InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		203
		SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		203
		SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			203
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		203
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		204
		SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		204
		ExpiryDateTime <*XpryDtTm*>	[0..1]	DateTime		204
		PaymentSignature <*PmtSgntr*>	[0..1]			204
	{Or	**ILPV4** <*ILPV4*>	[1..1]	SchemaType		204
	Or}	**Signature** <*Sgntr*>	[1..1]	Text		205
		PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		205
		PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	✓C22, C21	205
		PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		206
		PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	✓C22, C21	207
		PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		208
		PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	✓C22, C21	208

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		InstructingAgent <*InstgAgt*>	[0..1]	±		209
		InstructedAgent <*InstdAgt*>	[0..1]	±		210
		IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		211
		IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	✓C22, C21	212
		IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		213
		IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	✓C22, C21	213
		IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		214
		IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	✓C22, C21	215
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		216
		Debtor <*Dbtr*>	[1..1]	±		216
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	217
		DebtorAgent <*DbtrAgt*>	[0..1]	±		218
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	218
		CreditorAgent <*CdtrAgt*>	[0..1]	±		219
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	220
		Creditor <*Cdtr*>	[1..1]	±		221
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	221
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		222
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		223
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			223
		Code <*Cd*>	[0..1]	CodeSet		224
		InstructionInformation <*InstrInf*>	[0..1]	Text		224
		Purpose <*Purp*>	[0..1]	±		224
		RemittanceInformation <*RmtInf*>	[0..1]	±		224
		UnderlyingAllocation <*UndrlygAllcn*>	[0..*]		C80	225
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	225
		CreditDebitIndicator <*CdtDbtInd*>	[1..1]	CodeSet		226
		Account <*Acct*>	[1..1]	±	✓C22, C21	226

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Purpose <*Purp*>	[1..1]	±		227
		Reference <*Ref*>	[1..1]	Text		227
		RelatedReferences <*RltdRefs*>	[0..*]	±		227

Constraints

- **UnderlyingCustomerCreditTransferRule**

  The UnderlyingCustomerCreditTransfer element can only be present if present in the original transaction being returned.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:*

  – *Error Text:*

- **UnderlyingFinancialInstitutionCreditTransferRule**

  The UnderlyingFinancialInstitutionCreditTransfer element can only be present if present in the original transaction being returned.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:*

  – *Error Text:*

1.4.3.27.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

> – *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

  Error handling:

  > – *Error severity:* Fatal

  > – *Error Code:* D00007

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

1.4.3.27.2 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 elements (see AmountType4Choice on page 235 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount		235
	Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			235
		Amount *<Amt>*	[1..1]	Amount		235
		CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet		235

1.4.3.27.3 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 355

1.4.3.27.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

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

Datatype: ISODate on page 355

1.4.3.27.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see DateAndDateTime2Choice on page 236 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Date *<Dt>*	[1..1]	Date		236
	Or}	DateTime *<DtTm>*	[1..1]	DateTime		236

1.4.3.27.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see
PartyIdentification272 on page 260 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		261
		PostalAddress <PstlAdr>	[0..1]	±		262
		Identification <Id>	[0..1]			262
	{Or	OrganisationIdentification <OrgId>	[1..1]			263
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		264
		LEI <LEI>	[0..1]	IdentifierSet		264
		Other <Othr>	[0..*]			264
		Identification <Id>	[1..1]	Text		264
		SchemeName <SchmeNm>	[0..1]			265
	{Or	Code <Cd>	[1..1]	CodeSet		265
	Or}	Proprietary <Prtry>	[1..1]	Text		265
		Issuer <Issr>	[0..1]	Text		265
	Or}	PrivateIdentification <PrvtId>	[1..1]			265
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			266
		BirthDate <BirthDt>	[1..1]	Date		266
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		266
		CityOfBirth <CityOfBirth>	[1..1]	Text		266
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		267
		Other <Othr>	[0..*]			267
		Identification <Id>	[1..1]	Text		267
		SchemeName <SchmeNm>	[0..1]			267
	{Or	Code <Cd>	[1..1]	CodeSet		267
	Or}	Proprietary <Prtry>	[1..1]	Text		268
		Issuer <Issr>	[0..1]	Text		268
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		268
		ContactDetails <CtctDtls>	[0..1]	±		268

1.4.3.27.7 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.

Impacted by: ✓C24 InstructedReimbursementAgentAccountRule ✓, ✓C26 InstructingReimbursementAgentAccountRule ✓, ✓C63 SettlementMethodAgentRule ✓, ✓C64 SettlementMethodClearingRule ✓, ✓C65 SettlementMethodCoverAgentRule ✓, ✓C66 SettlementMethodCoverRule ✓, ✓C69 ThirdReimbursementAgentAccountRule ✓, ✓C70 ThirdReimbursementAgentRule ✓

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		119
		SettlementAccount *<SttlmAcct>*	[0..1]	±	✓C22, C21	119
		ClearingSystem *<ClrSys>*	[0..1]			120
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		120
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		120
		InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		120
		InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	121
		InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		122
		InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	123
		ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		123
		ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	✓C22, C21	124

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00037

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

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00038

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

- **SettlementMethodAgentRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00018

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

- **SettlementMethodClearingRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00019

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

- **SettlementMethodCoverAgentRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00076

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

- **SettlementMethodCoverRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00075

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

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00039

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

- **ThirdReimbursementAgentRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00040

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

1.4.3.27.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: SettlementMethod1Code on page 352

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.

1.4.3.27.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

SettlementAccount <SttlmAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		230
		Type <*Tp*>	[0..1]	±		231
		Currency <*Ccy*>	[0..1]	CodeSet		231
		Name <*Nm*>	[0..1]	Text		231
		Proxy <*Prxy*>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.7.3 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 **ClearingSystemIdentification3Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		120
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		120

1.4.3.27.7.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCashClearingSystem1Code on page 331

1.4.3.27.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: Max35Text on page 361

1.4.3.27.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

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

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

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.7.5 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.

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00498

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

1.4.3.27.7.6 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 party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

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

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.7.7 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.

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

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

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

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.3.27.7.9 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.

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		230
		Type <Tp>	[0..1]	±		231
		Currency <Ccy>	[0..1]	CodeSet		231
		Name <Nm>	[0..1]	Text		231
		Proxy <Prxy>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see PaymentTypeInformation27 on page 273 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		273
		ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		273
		ServiceLevel <*SvcLvl*>	[0..*]			274
	{Or	Code <*Cd*>	[1..1]	CodeSet		274
	Or}	Proprietary <*Prtry*>	[1..1]	Text		274
		LocalInstrument <*LclInstrm*>	[0..1]			274
	{Or	Code <*Cd*>	[1..1]	CodeSet		274
	Or}	Proprietary <*Prtry*>	[1..1]	Text		274
		SequenceType <*SeqTp*>	[0..1]	CodeSet		275
		CategoryPurpose <*CtgyPurp*>	[0..1]			275
	{Or	Code <*Cd*>	[1..1]	CodeSet		275
	Or}	Proprietary <*Prtry*>	[1..1]	Text		275

1.4.3.27.9 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: PaymentMethod4Code on page 348

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.

1.4.3.27.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

MandateRelatedInformation <MndtRltdInf> contains one of the following
MandateRelatedData3Choice elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**DirectDebitMandate** *<DrctDbtMndt>*	[0..1]		✓C3, ✓C4	128
		MandateIdentification *<MndtId>*	[0..1]	Text		130
		DateOfSignature *<DtOfSgntr>*	[0..1]	Date		130
		AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		130
		AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]			130
		OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		131
		OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		131
		OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		132
		OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	✓C22, C21	133
		OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		134
		OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	✓C22, C21	135
		OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		136
		OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	✓C22, C21	137
		OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		138
		OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		138
		OriginalReason *<OrgnlRsn>*	[0..1]			138
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		139
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		139
		OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		139
		ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		139
		FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		139
		FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		139
		Frequency *<Frqcy>*	[0..1]	±		139
		Reason *<Rsn>*	[0..1]			140
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		140
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		140
		TrackingDays *<TrckgDays>*	[0..1]	Text		140
	Or}	**CreditTransferMandate** *<CdtTrfMndt>*	[0..1]	±		140

1.4.3.27.10.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

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

DirectDebitMandate <DrctDbtMndt> contains the following **MandateRelatedInformation16** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		MandateIdentification <MndtId>	[0..1]	Text		130
		DateOfSignature <DtOfSgntr>	[0..1]	Date		130
		AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		130
		AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			130
		OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		131
		OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>	[0..1]	±		131
		OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		132
		OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	✓C22, C21	133
		OriginalDebtor <OrgnlDbtr>	[0..1]	±		134
		OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	✓C22, C21	135
		OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		136
		OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	✓C22, C21	137
		OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		138
		OriginalFrequency <OrgnlFrqcy>	[0..1]	±		138
		OriginalReason <OrgnlRsn>	[0..1]			138
	{Or	**Code** <Cd>	[1..1]	CodeSet		139
	Or}	**Proprietary** <Prtry>	[1..1]	Text		139
		OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		139
		ElectronicSignature <ElctrncSgntr>	[0..1]	Text		139
		FirstCollectionDate <FrstColltnDt>	[0..1]	Date		139
		FinalCollectionDate <FnlColltnDt>	[0..1]	Date		139
		Frequency <Frqcy>	[0..1]	±		139
		Reason <Rsn>	[0..1]			140
	{Or	**Code** <Cd>	[1..1]	CodeSet		140
	Or}	**Proprietary** <Prtry>	[1..1]	Text		140
		TrackingDays <TrckgDays>	[0..1]	Text		140

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00013

– *Error Text:* Invalid message content for false amendment indicator and details.

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00012

  – *Error Text:* Invalid message content for true amendment indicator and details.

1.4.3.27.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: Max35Text on page 361

1.4.3.27.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: ISODate on page 355

1.4.3.27.10.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Datatype: One of the following values must be used (see TrueFalseIndicator on page 357):

- *Meaning When True:* True

- *Meaning When False:* False

1.4.3.27.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		131
		OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		131
		OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		132
		OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	✓C22, C21	133
		OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		134
		OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	✓C22, C21	135
		OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		136
		OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	✓C22, C21	137
		OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		138
		OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		138
		OriginalReason *<OrgnlRsn>*	[0..1]			138
	{Or	**Code** *<Cd>*	[1..1]	CodeSet		139
	Or}	**Proprietary** *<Prtry>*	[1..1]	Text		139
		OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		139

1.4.3.27.10.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: Max35Text on page 361

1.4.3.27.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

1.4.3.27.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.10.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.10.1.4.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

1.4.3.27.10.1.4.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.10.1.4.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.10.1.4.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.10.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: ISODate on page 355

1.4.3.27.10.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see Frequency36Choice on page 246 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Type *<Tp>*	[1..1]	CodeSet		247
	Or	Period *<Prd>*	[1..1]			247
		Type *<Tp>*	[1..1]	CodeSet		248
		CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		248
	Or}	PointInTime *<PtInTm>*	[1..1]			248
		Type *<Tp>*	[1..1]	CodeSet		248
		PointInTime *<PtInTm>*	[1..1]	Text		249

1.4.3.27.10.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	**Code** <*Cd*>	[1..1]	CodeSet		139
	Or}	**Proprietary** <*Prtry*>	[1..1]	Text		139

1.4.3.27.10.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalMandateSetupReason1Code on page 339

1.4.3.27.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max70Text on page 362

1.4.3.27.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: Exact2NumericText on page 359

1.4.3.27.10.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: Max1025Text on page 359

1.4.3.27.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: ISODate on page 355

1.4.3.27.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: ISODate on page 355

1.4.3.27.10.1.8 Frequency <Frqcy>

Presence: [0..1]

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

Frequency <Frqcy> contains one of the following elements (see <u>Frequency36Choice on page 246</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Type <Tp>	[1..1]	CodeSet		247
	Or	Period <Prd>	[1..1]			247
		Type <Tp>	[1..1]	CodeSet		248
		CountPerPeriod <CntPerPrd>	[1..1]	Quantity		248
	Or}	PointInTime <PtInTm>	[1..1]			248
		Type <Tp>	[1..1]	CodeSet		248
		PointInTime <PtInTm>	[1..1]	Text		249

1.4.3.27.10.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	**Code** <Cd>	[1..1]	CodeSet		140
	Or}	**Proprietary** <Prtry>	[1..1]	Text		140

1.4.3.27.10.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: <u>ExternalMandateSetupReason1Code on page 339</u>

1.4.3.27.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: <u>Max70Text on page 362</u>

1.4.3.27.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: <u>Exact2NumericText on page 359</u>

1.4.3.27.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see CreditTransferMandateData1 on page 237 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		MandateIdentification <MndtId>	[0..1]	Text		237
		Type <Tp>	[0..1]	±		237
		DateOfSignature <DtOfSgntr>	[0..1]	Date		238
		DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		238
		ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		238
		FirstPaymentDate <FrstPmtDt>	[0..1]	Date		238
		FinalPaymentDate <FnlPmtDt>	[0..1]	Date		238
		Frequency <Frqcy>	[0..1]	±		239
		Reason <Rsn>	[0..1]			239
	{Or	Code <Cd>	[1..1]	CodeSet		239
	Or}	Proprietary <Prtry>	[1..1]	Text		239

1.4.3.27.11 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 elements (see RemittanceInformation22 on page 282 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Unstructured <Ustrd>	[0..*]	Text		283
		Structured <Strd>	[0..*]	±		283

1.4.3.27.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains one of the following **Party50Choice** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	**Party** <Pty>	[1..1]	±		141
	Or}	**Agent** <Agt>	[1..1]	±		142

1.4.3.27.12.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

1.4.3.27.12.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.13 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**Party** *<Pty>*	[1..1]	±		143
	Or}	**Agent** *<Agt>*	[1..1]	±		144

1.4.3.27.13.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

1.4.3.27.13.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.14 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.

Impacted by: ✓<u>C22 IdentificationOrProxyPresenceRule</u> ✓, <u>C21 IdentificationAndProxyGuideline</u>

DebtorAccount <DbtrAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			242
		BICFI <*BICFI*>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		243
		LEI <*LEI*>	[0..1]	IdentifierSet		243
		Name <*Nm*>	[0..1]	Text		243
		PostalAddress <*PstlAdr*>	[0..1]	±		243
		Other <*Othr*>	[0..1]	±		244
		BranchIdentification <*BrnchId*>	[0..1]			245
		Identification <*Id*>	[0..1]	Text		245
		LEI <*LEI*>	[0..1]	IdentifierSet		245
		Name <*Nm*>	[0..1]	Text		245
		PostalAddress <*PstlAdr*>	[0..1]	±		245

1.4.3.27.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

---

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see
BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.18 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.

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.19 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	**Party** <*Pty*>	[1..1]	±		149
	Or}	**Agent** <*Agt*>	[1..1]	±		150

1.4.3.27.19.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		261
		PostalAddress <PstlAdr>	[0..1]	±		262
		Identification <Id>	[0..1]			262
	{Or	OrganisationIdentification <OrgId>	[1..1]			263
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		264
		LEI <LEI>	[0..1]	IdentifierSet		264
		Other <Othr>	[0..*]			264
		Identification <Id>	[1..1]	Text		264
		SchemeName <SchmeNm>	[0..1]			265
	{Or	Code <Cd>	[1..1]	CodeSet		265
	Or}	Proprietary <Prtry>	[1..1]	Text		265
		Issuer <Issr>	[0..1]	Text		265
	Or}	PrivateIdentification <PrvtId>	[1..1]			265
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			266
		BirthDate <BirthDt>	[1..1]	Date		266
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		266
		CityOfBirth <CityOfBirth>	[1..1]	Text		266
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		267
		Other <Othr>	[0..*]			267
		Identification <Id>	[1..1]	Text		267
		SchemeName <SchmeNm>	[0..1]			267
	{Or	Code <Cd>	[1..1]	CodeSet		267
	Or}	Proprietary <Prtry>	[1..1]	Text		268
		Issuer <Issr>	[0..1]	Text		268
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		268
		ContactDetails <CtctDtls>	[0..1]	±		268

1.4.3.27.19.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.3.27.20 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.

Impacted by: ✓<u>C22 IdentificationOrProxyPresenceRule</u> ✓, <u>C21 IdentificationAndProxyGuideline</u>

CreditorAccount <CdtrAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		230
		Type <Tp>	[0..1]	±		231
		Currency <Ccy>	[0..1]	CodeSet		231
		Name <Nm>	[0..1]	Text		231
		Proxy <Prxy>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	**Party** *<Pty>*	[1..1]	±		152
	Or}	**Agent** *<Agt>*	[1..1]	±		153

1.4.3.27.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		261
		PostalAddress <PstlAdr>	[0..1]	±		262
		Identification <Id>	[0..1]			262
	{Or	OrganisationIdentification <OrgId>	[1..1]			263
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		264
		LEI <LEI>	[0..1]	IdentifierSet		264
		Other <Othr>	[0..*]			264
		Identification <Id>	[1..1]	Text		264
		SchemeName <SchmeNm>	[0..1]			265
	{Or	Code <Cd>	[1..1]	CodeSet		265
	Or}	Proprietary <Prtry>	[1..1]	Text		265
		Issuer <Issr>	[0..1]	Text		265
	Or}	PrivateIdentification <PrvtId>	[1..1]			265
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			266
		BirthDate <BirthDt>	[1..1]	Date		266
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		266
		CityOfBirth <CityOfBirth>	[1..1]	Text		266
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		267
		Other <Othr>	[0..*]			267
		Identification <Id>	[1..1]	Text		267
		SchemeName <SchmeNm>	[0..1]			267
	{Or	Code <Cd>	[1..1]	CodeSet		267
	Or}	Proprietary <Prtry>	[1..1]	Text		268
		Issuer <Issr>	[0..1]	Text		268
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		268
		ContactDetails <CtctDtls>	[0..1]	±		268

1.4.3.27.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

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

Purpose <Purp> contains one of the following elements (see <u>Purpose2Choice on page 259</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		259
	Or}	Proprietary *<Prtry>*	[1..1]	Text		260

1.4.3.27.23 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

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

Impacted by: ✓C28 IntermediaryAgent1AccountRule ✓, ✓C32 IntermediaryAgent2AccountRule ✓, ✓C34 IntermediaryAgent2Rule ✓, ✓C37 IntermediaryAgent3AccountRule ✓, ✓C39 IntermediaryAgent3Rule ✓, ✓C45 PreviousInstructingAgent1AccountRule ✓, ✓C50

PreviousInstructingAgent2AccountRule ✓, ✓C52 PreviousInstructingAgent2Rule ✓, ✓C55 PreviousInstructingAgent3AccountRule ✓, ✓C57 PreviousInstructingAgent3Rule ✓, C47 PreviousInstructingAgent1Guideline, C76 UltimateCreditorGuideline, C78 UltimateDebtorGuideline

UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> contains the following
CreditTransferTransaction68 elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PaymentIdentification *<PmtId>*	[0..1]	±	✓C74	160
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		161
		UltimateDebtor *<UltmtDbtr>*	[0..1]	±		161
		InitiatingParty *<InitgPty>*	[0..1]	±		162
		Debtor *<Dbtr>*	[1..1]	±		163
		DebtorAccount *<DbtrAcct>*	[0..1]	±	✓C22, C21	164
		DebtorAgent *<DbtrAgt>*	[1..1]	±		165
		DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	✓C22, C21	166
		PreviousInstructingAgent1 *<PrvsInstgAgt1>*	[0..1]	±		167
		PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>*	[0..1]	±	✓C22, C21	167
		PreviousInstructingAgent2 *<PrvsInstgAgt2>*	[0..1]	±		168
		PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	✓C22, C21	169
		PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		170
		PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	✓C22, C21	170
		IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		171
		IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	✓C22, C21	172
		IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		173
		IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	✓C22, C21	173
		IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		174
		IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	✓C22, C21	175
		CreditorAgent *<CdtrAgt>*	[1..1]	±		176
		CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	✓C22, C21	176
		Creditor *<Cdtr>*	[1..1]	±		177
		CreditorAccount *<CdtrAcct>*	[0..1]	±	✓C22, C21	178
		UltimateCreditor *<UltmtCdtr>*	[0..1]	±		179
		InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		180

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionForNextAgent *<InstrForNxtAgt>*	[0..*]			181
		Code *<Cd>*	[0..1]	CodeSet		181
		InstructionInformation *<InstrInf>*	[0..1]	Text		181
		Purpose *<Purp>*	[0..1]	±		181
		Tax *<Tax>*	[0..1]			182
		Creditor *<Cdtr>*	[0..1]	±		184
		Debtor *<Dbtr>*	[0..1]	±		184
		UltimateDebtor *<UltmtDbtr>*	[0..1]	±		184
		AdministrationZone *<AdmstnZone>*	[0..1]	Text		185
		ReferenceNumber *<RefNb>*	[0..1]	Text		185
		Method *<Mtd>*	[0..1]	Text		185
		TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	✓C2, ✓C12	185
		TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	✓C2, ✓C12	186
		Date *<Dt>*	[0..1]	Date		186
		SequenceNumber *<SeqNb>*	[0..1]	Quantity		187
		Record *<Rcrd>*	[0..*]			187
		Type *<Tp>*	[0..1]	Text		187
		Category *<Ctgy>*	[0..1]	Text		188
		CategoryDetails *<CtgyDtls>*	[0..1]	Text		188
		DebtorStatus *<DbtrSts>*	[0..1]	Text		188
		CertificateIdentification *<CertId>*	[0..1]	Text		188
		FormsCode *<FrmsCd>*	[0..1]	Text		188
		Period *<Prd>*	[0..1]			188
		Year *<Yr>*	[0..1]	Year		188
		Type *<Tp>*	[0..1]	CodeSet		189
		FromToDate *<FrToDt>*	[0..1]	±		189
		TaxAmount *<TaxAmt>*	[0..1]			190
		Rate *<Rate>*	[0..1]	Rate		190
		TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	✓C2, ✓C12	190
		TotalAmount *<TtlAmt>*	[0..1]	Amount	✓C2, ✓C12	191

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Details *<Dtls>*	[0..*]			192
		Period *<Prd>*	[0..1]			192
		Year *<Yr>*	[0..1]	Year		192
		Type *<Tp>*	[0..1]	CodeSet		192
		FromToDate *<FrToDt>*	[0..1]	±		193
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C12	194
		AdditionalInformation *<Addtllnf>*	[0..1]	Text		194
		RemittanceInformation *<Rmtlnf>*	[0..1]	±		194
		InstructedAmount *<InstdAmt>*	[0..1]	Amount	✓C2, ✓C12	195

Constraints

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00052

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

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00053

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

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00056

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

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00054

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

• **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00057

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

• **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00411

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

• **PreviousInstructingAgent1Guideline**

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

• **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00412

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

• **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00415

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

• **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00416

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

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

1.4.3.27.23.1 PaymentIdentification <PmtId>

Presence: [0..1]

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

Impacted by: ✓C74 TransactionIdentificationPresenceRule ✓

PaymentIdentification <PmtId> contains the following elements (see PaymentIdentification13 on page 251 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionIdentification *<InstrId>*	[0..1]	Text		252
		EndToEndIdentification *<EndToEndId>*	[1..1]	Text		252
		TransactionIdentification *<TxId>*	[0..1]	Text		252
		UETR *<UETR>*	[0..1]	IdentifierSet		253
		ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		253

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00420

– *Error Text:* No transaction identification is present

1.4.3.27.23.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see PaymentTypeInformation28 on page 270 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		270
		ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		271
		ServiceLevel *<SvcLvl>*	[0..*]			271
	{Or	Code *<Cd>*	[1..1]	CodeSet		271
	Or}	Proprietary *<Prtry>*	[1..1]	Text		271
		LocalInstrument *<LclInstrm>*	[0..1]			271
	{Or	Code *<Cd>*	[1..1]	CodeSet		272
	Or}	Proprietary *<Prtry>*	[1..1]	Text		272
		CategoryPurpose *<CtgyPurp>*	[0..1]			272
	{Or	Code *<Cd>*	[1..1]	CodeSet		272
	Or}	Proprietary *<Prtry>*	[1..1]	Text		272

1.4.3.27.23.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

1.4.3.27.23.4 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		261
		PostalAddress <PstlAdr>	[0..1]	±		262
		Identification <Id>	[0..1]			262
	{Or	OrganisationIdentification <OrgId>	[1..1]			263
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		264
		LEI <LEI>	[0..1]	IdentifierSet		264
		Other <Othr>	[0..*]			264
		Identification <Id>	[1..1]	Text		264
		SchemeName <SchmeNm>	[0..1]			265
	{Or	Code <Cd>	[1..1]	CodeSet		265
	Or}	Proprietary <Prtry>	[1..1]	Text		265
		Issuer <Issr>	[0..1]	Text		265
	Or}	PrivateIdentification <PrvtId>	[1..1]			265
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			266
		BirthDate <BirthDt>	[1..1]	Date		266
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		266
		CityOfBirth <CityOfBirth>	[1..1]	Text		266
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		267
		Other <Othr>	[0..*]			267
		Identification <Id>	[1..1]	Text		267
		SchemeName <SchmeNm>	[0..1]			267
	{Or	Code <Cd>	[1..1]	CodeSet		267
	Or}	Proprietary <Prtry>	[1..1]	Text		268
		Issuer <Issr>	[0..1]	Text		268
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		268
		ContactDetails <CtctDtls>	[0..1]	±		268

1.4.3.27.23.5 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see <u>PartyIdentification272 on page 260</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

1.4.3.27.23.6 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: ✓<u>C22 IdentificationOrProxyPresenceRule</u> ✓, <u>C21 IdentificationAndProxyGuideline</u>

DebtorAccount <DbtrAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		230
		Type <*Tp*>	[0..1]	±		231
		Currency <*Ccy*>	[0..1]	CodeSet		231
		Name <*Nm*>	[0..1]	Text		231
		Proxy <*Prxy*>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.23.7 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see
BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.23.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.23.9 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

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

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.23.10 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.23.11 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

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

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.23.12 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.23.13 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

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

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			242
		BICFI <*BICFI*>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		243
		LEI <*LEI*>	[0..1]	IdentifierSet		243
		Name <*Nm*>	[0..1]	Text		243
		PostalAddress <*PstlAdr*>	[0..1]	±		243
		Other <*Othr*>	[0..1]	±		244
		BranchIdentification <*BrnchId*>	[0..1]			245
		Identification <*Id*>	[0..1]	Text		245
		LEI <*LEI*>	[0..1]	IdentifierSet		245
		Name <*Nm*>	[0..1]	Text		245
		PostalAddress <*PstlAdr*>	[0..1]	±		245

1.4.3.27.23.14 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.23.15 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.23.16 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00498

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

1.4.3.27.23.17 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.3.27.23.18 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.23.19 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.23.20 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.23.21 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			242
		BICFI <*BICFI*>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		243
		LEI <*LEI*>	[0..1]	IdentifierSet		243
		Name <*Nm*>	[0..1]	Text		243
		PostalAddress <*PstlAdr*>	[0..1]	±		243
		Other <*Othr*>	[0..1]	±		244
		BranchIdentification <*BrnchId*>	[0..1]			245
		Identification <*Id*>	[0..1]	Text		245
		LEI <*LEI*>	[0..1]	IdentifierSet		245
		Name <*Nm*>	[0..1]	Text		245
		PostalAddress <*PstlAdr*>	[0..1]	±		245

1.4.3.27.23.22 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.23.23 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see <u>PartyIdentification272 on page 260</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Name *<Nm>*	[0..1]	Text		261
		PostalAddress *<PstlAdr>*	[0..1]	±		262
		Identification *<Id>*	[0..1]			262
	{Or	OrganisationIdentification *<OrgId>*	[1..1]			263
		AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		264
		LEI *<LEI>*	[0..1]	IdentifierSet		264
		Other *<Othr>*	[0..*]			264
		Identification *<Id>*	[1..1]	Text		264
		SchemeName *<SchmeNm>*	[0..1]			265
	{Or	Code *<Cd>*	[1..1]	CodeSet		265
	Or}	Proprietary *<Prtry>*	[1..1]	Text		265
		Issuer *<Issr>*	[0..1]	Text		265
	Or}	PrivateIdentification *<PrvtId>*	[1..1]			265
		DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			266
		BirthDate *<BirthDt>*	[1..1]	Date		266
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		266
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		266
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		267
		Other *<Othr>*	[0..*]			267
		Identification *<Id>*	[1..1]	Text		267
		SchemeName *<SchmeNm>*	[0..1]			267
	{Or	Code *<Cd>*	[1..1]	CodeSet		267
	Or}	Proprietary *<Prtry>*	[1..1]	Text		268
		Issuer *<Issr>*	[0..1]	Text		268
		CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		268
		ContactDetails *<CtctDtls>*	[0..1]	±		268

1.4.3.27.23.24 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

CreditorAccount <CdtrAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.23.25 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

1.4.3.27.23.26 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see InstructionForCreditorAgent3 on page 269 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Code <Cd>	[0..1]	CodeSet		270
		InstructionInformation <InstrInf>	[0..1]	Text		270

1.4.3.27.23.27 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

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

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

1.4.3.27.23.27.1 Code <Cd>

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the next agent in the payment chain.

Datatype: Instruction4Code on page 345

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

1.4.3.27.23.27.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: Max140Text on page 360

1.4.3.27.23.28 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see <u>Purpose2Choice on page 259</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		259
	Or}	Proprietary *<Prtry>*	[1..1]	Text		260

1.4.3.27.23.29 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Creditor <*Cdtr*>	[0..1]	±		184
		Debtor <*Dbtr*>	[0..1]	±		184
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		184
		AdministrationZone <*AdmstnZone*>	[0..1]	Text		185
		ReferenceNumber <*RefNb*>	[0..1]	Text		185
		Method <*Mtd*>	[0..1]	Text		185
		TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	185
		TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C2, ✓C12	186
		Date <*Dt*>	[0..1]	Date		186
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		187
		Record <*Rcrd*>	[0..*]			187
		Type <*Tp*>	[0..1]	Text		187
		Category <*Ctgy*>	[0..1]	Text		188
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		188
		DebtorStatus <*DbtrSts*>	[0..1]	Text		188
		CertificateIdentification <*CertId*>	[0..1]	Text		188
		FormsCode <*FrmsCd*>	[0..1]	Text		188
		Period <*Prd*>	[0..1]			188
		Year <*Yr*>	[0..1]	Year		188
		Type <*Tp*>	[0..1]	CodeSet		189
		FromToDate <*FrToDt*>	[0..1]	±		189
		TaxAmount <*TaxAmt*>	[0..1]			190
		Rate <*Rate*>	[0..1]	Rate		190
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	190
		TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C2, ✓C12	191
		Details <*Dtls*>	[0..*]			192
		Period <*Prd*>	[0..1]			192
		Year <*Yr*>	[0..1]	Year		192
		Type <*Tp*>	[0..1]	CodeSet		192

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FromToDate <FrToDt>	[0..1]	±		193
		Amount <Amt>	[1..1]	Amount	✓C2, ✓C12	194
		AdditionalInformation <AddtlInf>	[0..1]	Text		194

1.4.3.27.23.29.1 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see <u>TaxParty1 on page 321</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		TaxIdentification <TaxId>	[0..1]	Text		321
		RegistrationIdentification <RegnId>	[0..1]	Text		321
		TaxType <TaxTp>	[0..1]	Text		321

1.4.3.27.23.29.2 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains the following elements (see <u>TaxParty2 on page 320</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		TaxIdentification <TaxId>	[0..1]	Text		320
		RegistrationIdentification <RegnId>	[0..1]	Text		320
		TaxType <TaxTp>	[0..1]	Text		320
		Authorisation <Authstn>	[0..1]			321
		Title <Titl>	[0..1]	Text		321
		Name <Nm>	[0..1]	Text		321

1.4.3.27.23.29.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see <u>TaxParty2 on page 320</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		TaxIdentification *<TaxId>*	[0..1]	Text		320
		RegistrationIdentification *<RegnId>*	[0..1]	Text		320
		TaxType *<TaxTp>*	[0..1]	Text		320
		Authorisation *<Authstn>*	[0..1]			321
		Title *<Titl>*	[0..1]	Text		321
		Name *<Nm>*	[0..1]	Text		321

1.4.3.27.23.29.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 361</u>

1.4.3.27.23.29.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: <u>Max140Text on page 360</u>

1.4.3.27.23.29.6 Method <Mtd>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 361</u>

1.4.3.27.23.29.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

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

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 323</u>

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

– *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

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

1.4.3.27.23.29.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

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

1.4.3.27.23.29.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: ISODate on page 355

1.4.3.27.23.29.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: <u>Number on page 358</u>

1.4.3.27.23.29.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Type <*Tp*>	[0..1]	Text		187
		Category <*Ctgy*>	[0..1]	Text		188
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		188
		DebtorStatus <*DbtrSts*>	[0..1]	Text		188
		CertificateIdentification <*CertId*>	[0..1]	Text		188
		FormsCode <*FrmsCd*>	[0..1]	Text		188
		Period <*Prd*>	[0..1]			188
		Year <*Yr*>	[0..1]	Year		188
		Type <*Tp*>	[0..1]	CodeSet		189
		FromToDate <*FrToDt*>	[0..1]	±		189
		TaxAmount <*TaxAmt*>	[0..1]			190
		Rate <*Rate*>	[0..1]	Rate		190
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C2, ✓C12	190
		TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C2, ✓C12	191
		Details <*Dtls*>	[0..*]			192
		Period <*Prd*>	[0..1]			192
		Year <*Yr*>	[0..1]	Year		192
		Type <*Tp*>	[0..1]	CodeSet		192
		FromToDate <*FrToDt*>	[0..1]	±		193
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	194
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		194

1.4.3.27.23.29.11.1 Type <Tp>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 361</u>

1.4.3.27.23.29.11.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 361</u>

1.4.3.27.23.29.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: <u>Max35Text on page 361</u>

1.4.3.27.23.29.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 361</u>

1.4.3.27.23.29.11.5 CertificateIdentification <CertId>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 361</u>

1.4.3.27.23.29.11.6 FormsCode <FrmsCd>

Presence: [0..1]

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

Datatype: <u>Max35Text on page 361</u>

1.4.3.27.23.29.11.7 Period <Prd>

Presence: [0..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Year <*Yr*>	[0..1]	Year		188
		Type <*Tp*>	[0..1]	CodeSet		189
		FromToDate <*FrToDt*>	[0..1]	±		189

1.4.3.27.23.29.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 363

1.4.3.27.23.29.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 352

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

1.4.3.27.23.29.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see <u>DatePeriod2 on page 236</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FromDate *<FrDt>*	[1..1]	Date		236
		ToDate *<ToDt>*	[1..1]	Date		236

1.4.3.27.23.29.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Rate *<Rate>*	[0..1]	Rate		190
		TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	✓C2, ✓C12	190
		TotalAmount *<TtlAmt>*	[0..1]	Amount	✓C2, ✓C12	191
		Details *<Dtls>*	[0..*]			192
		Period *<Prd>*	[0..1]			192
		Year *<Yr>*	[0..1]	Year		192
		Type *<Tp>*	[0..1]	CodeSet		192
		FromToDate *<FrToDt>*	[0..1]	±		193
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C12	194

1.4.3.27.23.29.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: <u>PercentageRate on page 359</u>

1.4.3.27.23.29.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

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

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 323</u>

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

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

1.4.3.27.23.29.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

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

1.4.3.27.23.29.11.8.4 Details <Dtls>

Presence: [0..*]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Period <*Prd*>	[0..1]			192
		Year <*Yr*>	[0..1]	Year		192
		Type <*Tp*>	[0..1]	CodeSet		192
		FromToDate <*FrToDt*>	[0..1]	±		193
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	194

1.4.3.27.23.29.11.8.4.1 Period <Prd>

Presence: [0..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Year <*Yr*>	[0..1]	Year		192
		Type <*Tp*>	[0..1]	CodeSet		192
		FromToDate <*FrToDt*>	[0..1]	±		193

1.4.3.27.23.29.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 363

1.4.3.27.23.29.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: TaxRecordPeriod1Code on page 352

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

1.4.3.27.23.29.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

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

FromToDate <FrToDt> contains the following elements (see DatePeriod2 on page 236 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FromDate <*FrDt*>	[1..1]	Date		236
		ToDate <*ToDt*>	[1..1]	Date		236

1.4.3.27.23.29.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

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

1.4.3.27.23.29.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: Max140Text on page 360

1.4.3.27.23.30 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see <u>RemittanceInformation22 on page 282</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Unstructured *<Ustrd>*	[0..*]	Text		283
		Structured *<Strd>*	[0..*]	±		283

1.4.3.27.23.31 InstructedAmount <InstdAmt>

Presence: [0..1]

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

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

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

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 323</u>

Constraints

- **ActiveOrHistoricCurrency**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

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

1.4.3.27.24 UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf>

Presence: [0..1]

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

Impacted by: ✓<u>C10 CreditorAgentAccountRule</u> ✓, ✓<u>C13 DebtorAgentAccountRule</u> ✓, ✓<u>C29 IntermediaryAgent1AccountRule</u> ✓, ✓<u>C30 IntermediaryAgent1Rule</u> ✓,

✓C33 IntermediaryAgent2AccountRule ✓, ✓C35 IntermediaryAgent2Rule ✓, ✓C38 IntermediaryAgent3AccountRule ✓, ✓C40 IntermediaryAgent3Rule ✓, ✓C46 PreviousInstructingAgent1AccountRule ✓, ✓C51 PreviousInstructingAgent2AccountRule ✓, ✓C53 PreviousInstructingAgent2Rule ✓, ✓C56 PreviousInstructingAgent3AccountRule ✓, ✓C58 PreviousInstructingAgent3Rule ✓, C48 PreviousInstructingAgent1Guideline, C77 UltimateCreditorGuideline, C79 UltimateDebtorGuideline

UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf> contains the following
CreditTransferTransaction69 elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PaymentIdentification *<PmtId>*	[1..1]	±	✓C74	201
		PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		202
		InterbankSettlementAmount *<IntrBkSttlmAmt>*	[1..1]	Amount	✓C1, ✓C11	202
		InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		203
		SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		203
		SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			203
		DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		203
		CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		204
		SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		204
		ExpiryDateTime *<XpryDtTm>*	[0..1]	DateTime		204
		PaymentSignature *<PmtSgntr>*	[0..1]			204
	{Or	**ILPV4** *<ILPV4>*	[1..1]	SchemaType		204
	Or}	**Signature** *<Sgntr>*	[1..1]	Text		205
		PreviousInstructingAgent1 *<PrvsInstgAgt1>*	[0..1]	±		205
		PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>*	[0..1]	±	✓C22, C21	205
		PreviousInstructingAgent2 *<PrvsInstgAgt2>*	[0..1]	±		206
		PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	✓C22, C21	207
		PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		208
		PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	✓C22, C21	208
		InstructingAgent *<InstgAgt>*	[0..1]	±		209
		InstructedAgent *<InstdAgt>*	[0..1]	±		210
		IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		211
		IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	✓C22, C21	212
		IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		213
		IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	✓C22, C21	213
		IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		214
		IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	✓C22, C21	215

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		216
		Debtor <*Dbtr*>	[1..1]	±		216
		DebtorAccount <*DbtrAcct*>	[0..1]	±	✓C22, C21	217
		DebtorAgent <*DbtrAgt*>	[0..1]	±		218
		DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	✓C22, C21	218
		CreditorAgent <*CdtrAgt*>	[0..1]	±		219
		CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	✓C22, C21	220
		Creditor <*Cdtr*>	[1..1]	±		221
		CreditorAccount <*CdtrAcct*>	[0..1]	±	✓C22, C21	221
		UltimateCreditor <*UltmtCdtr*>	[0..1]	±		222
		InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		223
		InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			223
		Code <*Cd*>	[0..1]	CodeSet		224
		InstructionInformation <*InstrInf*>	[0..1]	Text		224
		Purpose <*Purp*>	[0..1]	±		224
		RemittanceInformation <*RmtInf*>	[0..1]	±		224
		UnderlyingAllocation <*UndrlygAllcn*>	[0..*]		C80	225
		Amount <*Amt*>	[1..1]	Amount	✓C2, ✓C12	225
		CreditDebitIndicator <*CdtDbtInd*>	[1..1]	CodeSet		226
		Account <*Acct*>	[1..1]	±	✓C22, C21	226
		Purpose <*Purp*>	[1..1]	±		227
		Reference <*Ref*>	[1..1]	Text		227
		RelatedReferences <*RltdRefs*>	[0..*]	±		227

Constraints

• **CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00058

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

- **DebtorAgentAccountRule**

  If DebtorAgentAccount is present, then DebtorAgent must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00059

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

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00052

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

- **IntermediaryAgent1Rule**

  If IntermediaryAgent1 is present, then CreditorAgent must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00060

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

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00053

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

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00056

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

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00054

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

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00057

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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00411

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

- **PreviousInstructingAgent1Guideline**

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

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00412

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

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00415

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

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00413

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

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00416

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

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

1.4.3.27.24.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: ✓C74 TransactionIdentificationPresenceRule ✓

PaymentIdentification <PmtId> contains the following elements (see PaymentIdentification13 on page 251 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		InstructionIdentification *<InstrId>*	[0..1]	Text		252
		EndToEndIdentification *<EndToEndId>*	[1..1]	Text		252
		TransactionIdentification *<TxId>*	[0..1]	Text		252
		UETR *<UETR>*	[0..1]	IdentifierSet		253
		ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		253

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00420

– *Error Text:* No transaction identification is present

1.4.3.27.24.2 **PaymentTypeInformation <PmtTpInf>**

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see PaymentTypeInformation28 on page 270 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		270
		ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		271
		ServiceLevel <*SvcLvl*>	[0..*]			271
	{Or	Code <*Cd*>	[1..1]	CodeSet		271
	Or}	Proprietary <*Prtry*>	[1..1]	Text		271
		LocalInstrument <*LclInstrm*>	[0..1]			271
	{Or	Code <*Cd*>	[1..1]	CodeSet		272
	Or}	Proprietary <*Prtry*>	[1..1]	Text		272
		CategoryPurpose <*CtgyPurp*>	[0..1]			272
	{Or	Code <*Cd*>	[1..1]	CodeSet		272
	Or}	Proprietary <*Prtry*>	[1..1]	Text		272

1.4.3.27.24.3 **InterbankSettlementAmount <IntrBkSttlmAmt>**

Presence: [1..1]

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

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

Datatype: ActiveCurrencyAndAmount on page 322

Constraints

• **ActiveCurrency**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00005

– *Error Text:* Invalid currency code

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

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

1.4.3.27.24.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

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

Datatype: ISODate on page 355

1.4.3.27.24.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

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

Datatype: Priority3Code on page 350

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

1.4.3.27.24.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		203
		CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		204

1.4.3.27.24.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 355

1.4.3.27.24.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 355

1.4.3.27.24.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

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

SettlementTimeRequest <SttlmTmReq> contains the following elements (see SettlementTimeRequest2 on page 269 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		CLSTime <*CLSTm*>	[0..1]	Time		269
		TillTime <*TillTm*>	[0..1]	Time		269
		FromTime <*FrTm*>	[0..1]	Time		269
		RejectTime <*RjctTm*>	[0..1]	Time		269

1.4.3.27.24.8 ExpiryDateTime <XpryDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 355

1.4.3.27.24.9 PaymentSignature <PmtSgntr>

Presence: [0..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	**ILPV4** <*ILPV4*>	[1..1]	SchemaType		204
	Or}	**Signature** <*Sgntr*>	[1..1]	Text		205

1.4.3.27.24.9.1 ILPV4 <ILPV4>

Presence: [1..1]

Definition: Cryptographic key represented as a ILP V4 packet.

Datatype: hexBinary on page 358

1.4.3.27.24.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Cryptographic key represented as a signature.

Datatype: SHA256SignatureText on page 362

1.4.3.27.24.10 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

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

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			242
		BICFI <*BICFI*>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		243
		LEI <*LEI*>	[0..1]	IdentifierSet		243
		Name <*Nm*>	[0..1]	Text		243
		PostalAddress <*PstlAdr*>	[0..1]	±		243
		Other <*Othr*>	[0..1]	±		244
		BranchIdentification <*BrnchId*>	[0..1]			245
		Identification <*Id*>	[0..1]	Text		245
		LEI <*LEI*>	[0..1]	IdentifierSet		245
		Name <*Nm*>	[0..1]	Text		245
		PostalAddress <*PstlAdr*>	[0..1]	±		245

1.4.3.27.24.11 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		230
		Type <*Tp*>	[0..1]	±		231
		Currency <*Ccy*>	[0..1]	CodeSet		231
		Name <*Nm*>	[0..1]	Text		231
		Proxy <*Prxy*>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.12 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

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

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see
BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.24.13 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see
CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.14 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

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

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.24.15 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.16 InstructingAgent <InstgAgt>

Presence: [0..1]

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

InstructingAgent <InstgAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.24.17 InstructedAgent <InstdAgt>

Presence: [0..1]

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

InstructedAgent <InstdAgt> contains the following elements (see
BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			242
		BICFI <*BICFI*>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		243
		LEI <*LEI*>	[0..1]	IdentifierSet		243
		Name <*Nm*>	[0..1]	Text		243
		PostalAddress <*PstlAdr*>	[0..1]	±		243
		Other <*Othr*>	[0..1]	±		244
		BranchIdentification <*BrnchId*>	[0..1]			245
		Identification <*Id*>	[0..1]	Text		245
		LEI <*LEI*>	[0..1]	IdentifierSet		245
		Name <*Nm*>	[0..1]	Text		245
		PostalAddress <*PstlAdr*>	[0..1]	±		245

1.4.3.27.24.18 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.3.27.24.19 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification <Id>	[0..1]	±		230
		Type <Tp>	[0..1]	±		231
		Currency <Ccy>	[0..1]	CodeSet		231
		Name <Nm>	[0..1]	Text		231
		Proxy <Prxy>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.20 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.3.27.24.21 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.22 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.24.23 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.24 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			242
		BICFI <*BICFI*>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		243
		LEI <*LEI*>	[0..1]	IdentifierSet		243
		Name <*Nm*>	[0..1]	Text		243
		PostalAddress <*PstlAdr*>	[0..1]	±		243
		Other <*Othr*>	[0..1]	±		244
		BranchIdentification <*BrnchId*>	[0..1]			245
		Identification <*Id*>	[0..1]	Text		245
		LEI <*LEI*>	[0..1]	IdentifierSet		245
		Name <*Nm*>	[0..1]	Text		245
		PostalAddress <*PstlAdr*>	[0..1]	±		245

1.4.3.27.24.25 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.24.26 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

DebtorAccount <DbtrAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.27 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.24.28 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		230
		Type <*Tp*>	[0..1]	±		231
		Currency <*Ccy*>	[0..1]	CodeSet		231
		Name <*Nm*>	[0..1]	Text		231
		Proxy <*Prxy*>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.29 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see
BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.24.30 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: ✓C22 IdentificationOrProxyPresenceRule ✓, C21 IdentificationAndProxyGuideline

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see CashAccount40 on page 230 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.31 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see <u>BranchAndFinancialInstitutionIdentification8 on page 241</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification <FinInstnId>	[1..1]			242
		BICFI <BICFI>	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		243
		LEI <LEI>	[0..1]	IdentifierSet		243
		Name <Nm>	[0..1]	Text		243
		PostalAddress <PstlAdr>	[0..1]	±		243
		Other <Othr>	[0..1]	±		244
		BranchIdentification <BrnchId>	[0..1]			245
		Identification <Id>	[0..1]	Text		245
		LEI <LEI>	[0..1]	IdentifierSet		245
		Name <Nm>	[0..1]	Text		245
		PostalAddress <PstlAdr>	[0..1]	±		245

1.4.3.27.24.32 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: ✓<u>C22 IdentificationOrProxyPresenceRule</u> ✓, <u>C21 IdentificationAndProxyGuideline</u>

CreditorAccount <CdtrAcct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	±		230
		Type *<Tp>*	[0..1]	±		231
		Currency *<Ccy>*	[0..1]	CodeSet		231
		Name *<Nm>*	[0..1]	Text		231
		Proxy *<Prxy>*	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.33 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see BranchAndFinancialInstitutionIdentification8 on page 241 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

1.4.3.27.24.34 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see InstructionForCreditorAgent3 on page 269 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Code *<Cd>*	[0..1]	CodeSet		270
		InstructionInformation *<InstrInf>*	[0..1]	Text		270

1.4.3.27.24.35 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

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

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Code *<Cd>*	[0..1]	CodeSet		224
		InstructionInformation *<InstrInf>*	[0..1]	Text		224

1.4.3.27.24.35.1 Code <Cd>

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the next agent in the payment chain.

Datatype: Instruction4Code on page 345

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

1.4.3.27.24.35.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: Max140Text on page 360

1.4.3.27.24.36 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see Purpose2Choice on page 259 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		259
	Or}	Proprietary *<Prtry>*	[1..1]	Text		260

1.4.3.27.24.37 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see <u>RemittanceInformation2 on page 260</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Unstructured *<Ustrd>*	[0..*]	Text		260

1.4.3.27.24.38 UnderlyingAllocation <UndrlygAllcn>

Presence: [0..*]

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

Usage: Only used by the Securities industry.

Impacted by: <u>C80 UnderlyingAllocationGuideline</u>

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Amount *<Amt>*	[1..1]	Amount	✓C2, ✓C12	225
		CreditDebitIndicator *<CdtDbtInd>*	[1..1]	CodeSet		226
		Account *<Acct>*	[1..1]	±	✓C22, C21	226
		Purpose *<Purp>*	[1..1]	±		227
		Reference *<Ref>*	[1..1]	Text		227
		RelatedReferences *<RltdRefs>*	[0..*]	±		227

Constraints

- **UnderlyingAllocationGuideline**

  UnderlyingAllocation may only be present if bilaterally agreed.

1.4.3.27.24.38.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money in the allocation.

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

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 323</u>

Constraints

- **ActiveOrHistoricCurrency**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

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

1.4.3.27.24.38.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

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

Datatype: <u>CreditDebitCode on page 329</u>

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

1.4.3.27.24.38.3 Account <Acct>

Presence: [1..1]

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

Impacted by: ✓<u>C22 IdentificationOrProxyPresenceRule</u> ✓, <u>C21 IdentificationAndProxyGuideline</u>

Account <Acct> contains the following elements (see <u>CashAccount40 on page 230</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		230
		Type <*Tp*>	[0..1]	±		231
		Currency <*Ccy*>	[0..1]	CodeSet		231
		Name <*Nm*>	[0..1]	Text		231
		Proxy <*Prxy*>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00498

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

1.4.3.27.24.38.4 Purpose <Purp>

Presence: [1..1]

Definition: Underlying reason for the allocation.

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

Purpose <Purp> contains one of the following elements (see Purpose2Choice on page 259 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		259
	Or}	Proprietary *<Prtry>*	[1..1]	Text		260

1.4.3.27.24.38.5 Reference <Ref>

Presence: [1..1]

Definition: Reference for the allocation.

Datatype: Max35Text on page 361

1.4.3.27.24.38.6 RelatedReferences <RltdRefs>

Presence: [0..*]

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

RelatedReferences <RltdRefs> contains one of the following elements (see References74Choice on page 249 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	SecuritiesSettlementTransactionIdentification <*SctiesSttlmTxId*>	[1..1]	Text		250
	Or	IntraPositionMovementIdentification <*IntraPosMvmntId*>	[1..1]	Text		250
	Or	IntraBalanceMovementIdentification <*IntraBalMvmntId*>	[1..1]	Text		250
	Or	AccountServicerTransactionIdentification <*AcctSvcrTxId*>	[1..1]	Text		250
	Or	MarketInfrastructureTransactionIdentification <*MktInfrstrctrTxId*>	[1..1]	Text		251
	Or	CounterpartyMarketInfrastructureTransactionIdentification <*CtrPtyMktInfrstrctrTxId*>	[0..1]	Text		251
	Or	PoolIdentification <*PoolId*>	[1..1]	Text		251
	Or	CommonIdentification <*CmonId*>	[1..1]	Text		251
	Or	TradeIdentification <*TradId*>	[1..1]	Text		251
	Or}	OtherTransactionIdentification <*OthrTxId*>	[1..1]	Text		251

1.4.3.28 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C68 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 258 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		PlaceAndName <*PlcAndNm*>	[0..1]	Text		259
		Envelope <*Envlp*>	[1..1]	(External Schema)		259

Constraints

- **SupplementaryDataRule**

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

1.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C68 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 258 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		PlaceAndName *<PlcAndNm>*	[0..1]	Text		259
		Envelope *<Envlp>*	[1..1]	(External Schema)		259

Constraints

- **SupplementaryDataRule**

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

2 Message Items Types

2.1 MessageComponents

2.1.1 Account

2.1.1.1 CashAccount40

Definition: Provides the details to identify an account.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[0..1]	±		230
		Type <*Tp*>	[0..1]	±		231
		Currency <*Ccy*>	[0..1]	CodeSet		231
		Name <*Nm*>	[0..1]	Text		231
		Proxy <*Prxy*>	[0..1]	±		231

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00498

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

2.1.1.1.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see AccountIdentification4Choice on page 234 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet		234
	Or}	Other <*Othr*>	[1..1]	±		234

2.1.1.1.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see <u>CashAccountType2Choice on page 232</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		233
	Or}	Proprietary <*Prtry*>	[1..1]	Text		233

2.1.1.1.3 Currency <Ccy>

Presence: [0..1]

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

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

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

Datatype: <u>ActiveOrHistoricCurrencyCode on page 324</u>

2.1.1.1.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: <u>Max70Text on page 362</u>

2.1.1.1.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see <u>ProxyAccountIdentification1 on page 232</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Type <*Tp*>	[0..1]			232
	{Or	Code <*Cd*>	[1..1]	CodeSet		232
	Or}	Proprietary <*Prtry*>	[1..1]	Text		232
		Identification <*Id*>	[1..1]	Text		232

2.1.1.2 ProxyAccountIdentification1

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Type <*Tp*>	[0..1]			232
	{Or	Code <*Cd*>	[1..1]	CodeSet		232
	Or}	Proprietary <*Prtry*>	[1..1]	Text		232
		Identification <*Id*>	[1..1]	Text		232

2.1.1.2.1 Type <Tp>

Presence: [0..1]

Definition: Type of the proxy identification.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		232
	Or}	Proprietary <*Prtry*>	[1..1]	Text		232

2.1.1.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalProxyAccountType1Code on page 341

2.1.1.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.1.2.2 Identification <Id>

Presence: [1..1]

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

Datatype: Max2048Text on page 360

2.1.1.3 CashAccountType2Choice

Definition: Nature or use of the account.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		233
	Or}	Proprietary <*Prtry*>	[1..1]	Text		233

2.1.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ExternalCashAccountType1Code on page 330

2.1.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.1.4 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		233
		SchemeName *<SchmeNm>*	[0..1]			233
	{Or	Code *<Cd>*	[1..1]	CodeSet		233
	Or}	Proprietary *<Prtry>*	[1..1]	Text		234
		Issuer *<Issr>*	[0..1]	Text		234

2.1.1.4.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: Max34Text on page 361

2.1.1.4.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		233
	Or}	Proprietary *<Prtry>*	[1..1]	Text		234

2.1.1.4.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalAccountIdentification1Code on page 329

2.1.1.4.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.1.4.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 361

2.1.2 Account Identification

2.1.2.1 AccountIdentification4Choice

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet		234
	Or}	Other <*Othr*>	[1..1]	±		234

2.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

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

Datatype: IBAN2007Identifier on page 356

2.1.2.1.2 Other <Othr>

Presence: [1..1]

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

Other <Othr> contains the following elements (see GenericAccountIdentification1 on page 233 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[1..1]	Text		233
		SchemeName <*SchmeNm*>	[0..1]			233
	{Or	Code <*Cd*>	[1..1]	CodeSet		233
	Or}	Proprietary <*Prtry*>	[1..1]	Text		234
		Issuer <*Issr*>	[0..1]	Text		234

2.1.3 Amount

2.1.3.1 AmountType4Choice

Definition: Specifies the 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.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount		235
	Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			235
		Amount *<Amt>*	[1..1]	Amount		235
		CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet		235

2.1.3.1.1 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.

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

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

2.1.3.1.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.

EquivalentAmount <EqvtAmt> contains the following **EquivalentAmount2** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Amount *<Amt>*	[1..1]	Amount		235
		CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet		235

2.1.3.1.2.1 Amount <Amt>

Presence: [1..1]

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

Usage: The first agent will convert the equivalent amount into the amount to be moved.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

2.1.3.1.2.2 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.

Datatype: <u>ActiveOrHistoricCurrencyCode on page 324</u>

2.1.4 Date Period

2.1.4.1 DatePeriod2

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FromDate *<FrDt>*	[1..1]	Date		236
		ToDate *<ToDt>*	[1..1]	Date		236

2.1.4.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: <u>ISODate on page 355</u>

2.1.4.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: <u>ISODate on page 355</u>

2.1.5 Date Time

2.1.5.1 DateAndDateTime2Choice

Definition: Choice between a date or a date and time format.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Date *<Dt>*	[1..1]	Date		236
	Or}	DateTime *<DtTm>*	[1..1]	DateTime		236

2.1.5.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: <u>ISODate on page 355</u>

2.1.5.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: <u>ISODateTime on page 355</u>

2.1.6   Direct Debit

2.1.6.1 CreditTransferMandateData1

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		MandateIdentification *<MndtId>*	[0..1]	Text		237
		Type *<Tp>*	[0..1]	±		237
		DateOfSignature *<DtOfSgntr>*	[0..1]	Date		238
		DateOfVerification *<DtOfVrfctn>*	[0..1]	DateTime		238
		ElectronicSignature *<ElctrncSgntr>*	[0..1]	Binary		238
		FirstPaymentDate *<FrstPmtDt>*	[0..1]	Date		238
		FinalPaymentDate *<FnlPmtDt>*	[0..1]	Date		238
		Frequency *<Frqcy>*	[0..1]	±		239
		Reason *<Rsn>*	[0..1]			239
	{Or	Code *<Cd>*	[1..1]	CodeSet		239
	Or}	Proprietary *<Prtry>*	[1..1]	Text		239

2.1.6.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: Max35Text on page 361

2.1.6.1.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains the following elements (see <u>MandateTypeInformation2 on page 255</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		ServiceLevel <*SvcLvl*>	[0..1]			255
	{Or	Code <*Cd*>	[1..1]	CodeSet		255
	Or}	Proprietary <*Prtry*>	[1..1]	Text		256
		LocalInstrument <*LclInstrm*>	[0..1]			256
	{Or	Code <*Cd*>	[1..1]	CodeSet		256
	Or}	Proprietary <*Prtry*>	[1..1]	Text		256
		CategoryPurpose <*CtgyPurp*>	[0..1]			256
	{Or	Code <*Cd*>	[1..1]	CodeSet		256
	Or}	Proprietary <*Prtry*>	[1..1]	Text		257
		Classification <*Clssfctn*>	[0..1]	±		257

2.1.6.1.3 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: <u>ISODate on page 355</u>

2.1.6.1.4 DateOfVerification <DtOfVrfctn>

Presence: [0..1]

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

Datatype: <u>ISODateTime on page 355</u>

2.1.6.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: <u>Max10KBinary on page 323</u>

2.1.6.1.6 FirstPaymentDate <FrstPmtDt>

Presence: [0..1]

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

Datatype: <u>ISODate on page 355</u>

2.1.6.1.7 FinalPaymentDate <FnlPmtDt>

Presence: [0..1]

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

Datatype: <u>ISODate on page 355</u>

2.1.6.1.8 Frequency <Frqcy>

Presence: [0..1]

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

Frequency <Frqcy> contains one of the following elements (see <u>Frequency36Choice on page 246</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Type <Tp>	[1..1]	CodeSet		247
	Or	Period <Prd>	[1..1]			247
		Type <Tp>	[1..1]	CodeSet		248
		CountPerPeriod <CntPerPrd>	[1..1]	Quantity		248
	Or}	PointInTime <PtInTm>	[1..1]			248
		Type <Tp>	[1..1]	CodeSet		248
		PointInTime <PtInTm>	[1..1]	Text		249

2.1.6.1.9 Reason <Rsn>

Presence: [0..1]

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

Usage:

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

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		239
	Or}	Proprietary <Prtry>	[1..1]	Text		239

2.1.6.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: <u>ExternalMandateSetupReason1Code on page 339</u>

2.1.6.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: <u>Max70Text on page 362</u>

2.1.7 Financial Institution Identification

2.1.7.1 ClearingSystemMemberIdentification2

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		240
		MemberIdentification *<MmbId>*	[1..1]	Text		240

2.1.7.1.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

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

ClearingSystemIdentification <ClrSysId> contains one of the following elements (see ClearingSystemIdentification2Choice on page 319 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		320
	Or}	Proprietary *<Prtry>*	[1..1]	Text		320

2.1.7.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: Max35Text on page 361

2.1.7.2 GenericFinancialIdentification1

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		240
		SchemeName *<SchmeNm>*	[0..1]			241
	{Or	Code *<Cd>*	[1..1]	CodeSet		241
	Or}	Proprietary *<Prtry>*	[1..1]	Text		241
		Issuer *<Issr>*	[0..1]	Text		241

2.1.7.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: Max35Text on page 361

2.1.7.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following
FinancialIdentificationSchemeName1Choice elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		241
	Or}	Proprietary *<Prtry>*	[1..1]	Text		241

2.1.7.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalFinancialInstitutionIdentification1Code on page 337

2.1.7.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.7.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 361

2.1.7.3 BranchAndFinancialInstitutionIdentification8

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			242
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244
		BranchIdentification *<BrnchId>*	[0..1]			245
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

2.1.7.3.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		BICFI *<BICFI>*	[0..1]	IdentifierSet		242
		ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		243
		LEI *<LEI>*	[0..1]	IdentifierSet		243
		Name *<Nm>*	[0..1]	Text		243
		PostalAddress *<PstlAdr>*	[0..1]	±		243
		Other *<Othr>*	[0..1]	±		244

2.1.7.3.1.1 BICFI <BICFI>

Presence: [0..1]

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

Datatype: BICFIDec2014Identifier on page 356

2.1.7.3.1.2 ClearingSystemMemberIdentification <ClrSysMmbId>

Presence: [0..1]

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

ClearingSystemMemberIdentification <ClrSysMmbId> contains the following elements (see ClearingSystemMemberIdentification2 on page 240 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		ClearingSystemIdentification <*ClrSysId*>	[0..1]	±		240
		MemberIdentification <*MmbId*>	[1..1]	Text		240

2.1.7.3.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: LEIIdentifier on page 357

2.1.7.3.1.4 Name <Nm>

Presence: [0..1]

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

Datatype: Max140Text on page 360

2.1.7.3.1.5 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see PostalAddress27 on page 279 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		AddressType *<AdrTp>*	[0..1]			279
	{Or	Code *<Cd>*	[1..1]	CodeSet		280
	Or}	Proprietary *<Prtry>*	[1..1]	±		280
		CareOf *<CareOf>*	[0..1]	Text		280
		Department *<Dept>*	[0..1]	Text		280
		SubDepartment *<SubDept>*	[0..1]	Text		281
		StreetName *<StrtNm>*	[0..1]	Text		281
		BuildingNumber *<BldgNb>*	[0..1]	Text		281
		BuildingName *<BldgNm>*	[0..1]	Text		281
		Floor *<Flr>*	[0..1]	Text		281
		UnitNumber *<UnitNb>*	[0..1]	Text		281
		PostBox *<PstBx>*	[0..1]	Text		281
		Room *<Room>*	[0..1]	Text		281
		PostCode *<PstCd>*	[0..1]	Text		282
		TownName *<TwnNm>*	[0..1]	Text		282
		TownLocationName *<TwnLctnNm>*	[0..1]	Text		282
		DistrictName *<DstrctNm>*	[0..1]	Text		282
		CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		282
		Country *<Ctry>*	[0..1]	CodeSet		282
		AddressLine *<AdrLine>*	[0..7]	Text		282

2.1.7.3.1.6 Other <Othr>

Presence: [0..1]

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

Other <Othr> contains the following elements (see GenericFinancialIdentification1 on page 240 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		240
		SchemeName *<SchmeNm>*	[0..1]			241
	{Or	Code *<Cd>*	[1..1]	CodeSet		241
	Or}	Proprietary *<Prtry>*	[1..1]	Text		241
		Issuer *<Issr>*	[0..1]	Text		241

2.1.7.3.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[0..1]	Text		245
		LEI *<LEI>*	[0..1]	IdentifierSet		245
		Name *<Nm>*	[0..1]	Text		245
		PostalAddress *<PstlAdr>*	[0..1]	±		245

2.1.7.3.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: Max35Text on page 361

2.1.7.3.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: LEIIdentifier on page 357

2.1.7.3.2.3 Name <Nm>

Presence: [0..1]

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

Datatype: Max140Text on page 360

2.1.7.3.2.4 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see <u>PostalAddress27 on page 279</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		AddressType <*AdrTp*>	[0..1]			279
	{Or	Code <*Cd*>	[1..1]	CodeSet		280
	Or}	Proprietary <*Prtry*>	[1..1]	±		280
		CareOf <*CareOf*>	[0..1]	Text		280
		Department <*Dept*>	[0..1]	Text		280
		SubDepartment <*SubDept*>	[0..1]	Text		281
		StreetName <*StrtNm*>	[0..1]	Text		281
		BuildingNumber <*BldgNb*>	[0..1]	Text		281
		BuildingName <*BldgNm*>	[0..1]	Text		281
		Floor <*Flr*>	[0..1]	Text		281
		UnitNumber <*UnitNb*>	[0..1]	Text		281
		PostBox <*PstBx*>	[0..1]	Text		281
		Room <*Room*>	[0..1]	Text		281
		PostCode <*PstCd*>	[0..1]	Text		282
		TownName <*TwnNm*>	[0..1]	Text		282
		TownLocationName <*TwnLctnNm*>	[0..1]	Text		282
		DistrictName <*DstrctNm*>	[0..1]	Text		282
		CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		282
		Country <*Ctry*>	[0..1]	CodeSet		282
		AddressLine <*AdrLine*>	[0..7]	Text		282

2.1.8   Frequency

2.1.8.1 Frequency36Choice

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Type *<Tp>*	[1..1]	CodeSet		247
	Or	Period *<Prd>*	[1..1]			247
		Type *<Tp>*	[1..1]	CodeSet		248
		CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		248
	Or}	PointInTime *<PtInTm>*	[1..1]			248
		Type *<Tp>*	[1..1]	CodeSet		248
		PointInTime *<PtInTm>*	[1..1]	Text		249

2.1.8.1.1 Type <Tp>

Presence: [1..1]

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

Datatype: Frequency6Code on page 344

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

2.1.8.1.2 Period <Prd>

Presence: [1..1]

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[1..1]	CodeSet		248
		CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		248

2.1.8.1.2.1 Type <Tp>

Presence: [1..1]

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

Datatype: Frequency6Code on page 344

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

2.1.8.1.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

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

Datatype: DecimalNumber on page 358

2.1.8.1.3 PointInTime <PtInTm>

Presence: [1..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Type <*Tp*>	[1..1]	CodeSet		248
		PointInTime <*PtInTm*>	[1..1]	Text		249

2.1.8.1.3.1 Type <Tp>

Presence: [1..1]

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

Datatype: Frequency6Code on page 344

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

2.1.8.1.3.2 PointInTime <PtInTm>

Presence: [1..1]

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

Datatype: Exact2NumericText on page 359

2.1.9 Identification Information

2.1.9.1 References74Choice

Definition: Choice between references.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	SecuritiesSettlementTransactionIdentification <*SctiesSttlmTxId*>	[1..1]	Text		250
	Or	IntraPositionMovementIdentification <*IntraPosMvmntId*>	[1..1]	Text		250
	Or	IntraBalanceMovementIdentification <*IntraBalMvmntId*>	[1..1]	Text		250
	Or	AccountServicerTransactionIdentification <*AcctSvcrTxId*>	[1..1]	Text		250
	Or	MarketInfrastructureTransactionIdentification <*MktInfrstrctrTxId*>	[1..1]	Text		251
	Or	CounterpartyMarketInfrastructureTransactionIdentification <*CtrPtyMktInfrstrctrTxId*>	[1..1]	Text		251
	Or	PoolIdentification <*PoolId*>	[1..1]	Text		251
	Or	CommonIdentification <*CmonId*>	[1..1]	Text		251
	Or	TradeIdentification <*TradId*>	[1..1]	Text		251
	Or}	OtherTransactionIdentification <*OthrTxId*>	[1..1]	Text		251

2.1.9.1.1 SecuritiesSettlementTransactionIdentification <SctiesSttlmTxId>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.9.1.2 IntraPositionMovementIdentification <IntraPosMvmntId>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.9.1.3 IntraBalanceMovementIdentification <IntraBalMvmntId>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.9.1.4 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.9.1.5 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.9.1.6 CounterpartyMarketInfrastructureTransactionIdentification <CtrPtyMktInfrstrctrTxId>

Presence: [0..1]

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

Datatype: Max35Text on page 361

2.1.9.1.7 PoolIdentification <PoolId>

Presence: [1..1]

Definition: Collective reference identifying a set of messages.

Datatype: Max35Text on page 361

2.1.9.1.8 CommonIdentification <CmonId>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.9.1.9 TradeIdentification <TradId>

Presence: [1..1]

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

Datatype: Max52Text on page 362

2.1.9.1.10 OtherTransactionIdentification <OthrTxId>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.9.2 PaymentIdentification13

Definition: Provides further means of referencing a payment transaction.

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		InstructionIdentification <InstrId>	[0..1]	Text		252
		EndToEndIdentification <EndToEndId>	[1..1]	Text		252
		TransactionIdentification <TxId>	[0..1]	Text		252
		UETR <UETR>	[0..1]	IdentifierSet		253
		ClearingSystemReference <ClrSysRef>	[0..1]	Text		253

Constraints

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00420

  – *Error Text:* No transaction identification is present

2.1.9.2.1 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: Max35Text on page 361

2.1.9.2.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

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

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

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

Datatype: Max35Text on page 361

2.1.9.2.3 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: Max35Text on page 361

2.1.9.2.4 UETR <UETR>

Presence: [0..1]

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

Datatype: UUIDv4Identifier on page 357

2.1.9.2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: Max35Text on page 361

2.1.9.3 GenericIdentification3

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		253
		Issuer *<Issr>*	[0..1]	Text		253

2.1.9.3.1 Identification <Id>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.9.3.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 361

2.1.9.4 GenericIdentification30

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		254
		Issuer *<Issr>*	[1..1]	Text		254
		SchemeName *<SchmeNm>*	[0..1]	Text		254

2.1.9.4.1 Identification <Id>

Presence: [1..1]

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

Datatype: Exact4AlphaNumericText on page 359

2.1.9.4.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 361

2.1.9.4.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: Max35Text on page 361

2.1.10   Mandate

2.1.10.1 MandateClassification1Choice

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		254
	Or}	Proprietary *<Prtry>*	[1..1]	Text		255

2.1.10.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: MandateClassification1Code on page 346

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

CodeName	Name	Definition
VARI	Variable	Direct debit amount is variable.

2.1.10.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 361

2.1.10.2 MandateTypeInformation2

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		ServiceLevel <*SvcLvl*>	[0..1]			255
	{Or	Code <*Cd*>	[1..1]	CodeSet		255
	Or}	Proprietary <*Prtry*>	[1..1]	Text		256
		LocalInstrument <*LclInstrm*>	[0..1]			256
	{Or	Code <*Cd*>	[1..1]	CodeSet		256
	Or}	Proprietary <*Prtry*>	[1..1]	Text		256
		CategoryPurpose <*CtgyPurp*>	[0..1]			256
	{Or	Code <*Cd*>	[1..1]	CodeSet		256
	Or}	Proprietary <*Prtry*>	[1..1]	Text		257
		Classification <*Clssfctn*>	[0..1]	±		257

2.1.10.2.1 ServiceLevel <SvcLvl>

Presence: [0..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		255
	Or}	Proprietary <*Prtry*>	[1..1]	Text		256

2.1.10.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalServiceLevel1Code on page 343

2.1.10.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.10.2.2 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		256
	Or}	Proprietary <*Prtry*>	[1..1]	Text		256

2.1.10.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalLocalInstrument1Code on page 338

2.1.10.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.10.2.3 CategoryPurpose <CtgyPurp>

Presence: [0..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		256
	Or}	Proprietary <*Prtry*>	[1..1]	Text		257

2.1.10.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCategoryPurpose1Code on page 331

2.1.10.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 361

2.1.10.2.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see MandateClassification1Choice on page 254 for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		254
	Or}	Proprietary <*Prtry*>	[1..1]	Text		255

2.1.11   Miscellaneous

2.1.11.1 OriginalGroupInformation29

Definition: Unique and unambiguous identifier of the group of transactions as assigned by the original instructing party.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		257
		OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		257
		OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		257

2.1.11.1.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

Definition: Point to point reference assigned by the original instructing party to unambiguously identify the original message.

Datatype: Max35Text on page 361

2.1.11.1.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.11.1.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 355

2.1.11.2 Authorisation1Choice

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		258
	Or}	Proprietary *<Prtry>*	[1..1]	Text		258

2.1.11.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: Authorisation1Code on page 326

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

2.1.11.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max128Text on page 360

2.1.11.3 SupplementaryData1

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		PlaceAndName <PlcAndNm>	[0..1]	Text		259
		Envelope <Envlp>	[1..1]	(External Schema)		259

Constraints

- **SupplementaryDataRule**

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

2.1.11.3.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: Max350Text on page 361

2.1.11.3.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

2.1.11.4 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

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

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	{Or	Code <Cd>	[1..1]	CodeSet		259
	Or}	Proprietary <Prtry>	[1..1]	Text		260

2.1.11.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalPurpose1Code on page 342

2.1.11.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: Max35Text on page 361

2.1.11.5 RemittanceInformation2

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Unstructured <*Ustrd*>	[0..*]	Text		260

2.1.11.5.1 Unstructured <Ustrd>

Presence: [0..*]

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

Datatype: Max140Text on page 360

2.1.12   Party Identification

2.1.12.1 PartyIdentification272

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

2.1.12.1.1 Name <Nm>

Presence: [0..1]

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

Datatype: Max140Text on page 360

2.1.12.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see <u>PostalAddress27 on page 279</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		AddressType <*AdrTp*>	[0..1]			279
	{Or	Code <*Cd*>	[1..1]	CodeSet		280
	Or}	Proprietary <*Prtry*>	[1..1]	±		280
		CareOf <*CareOf*>	[0..1]	Text		280
		Department <*Dept*>	[0..1]	Text		280
		SubDepartment <*SubDept*>	[0..1]	Text		281
		StreetName <*StrtNm*>	[0..1]	Text		281
		BuildingNumber <*BldgNb*>	[0..1]	Text		281
		BuildingName <*BldgNm*>	[0..1]	Text		281
		Floor <*Flr*>	[0..1]	Text		281
		UnitNumber <*UnitNb*>	[0..1]	Text		281
		PostBox <*PstBx*>	[0..1]	Text		281
		Room <*Room*>	[0..1]	Text		281
		PostCode <*PstCd*>	[0..1]	Text		282
		TownName <*TwnNm*>	[0..1]	Text		282
		TownLocationName <*TwnLctnNm*>	[0..1]	Text		282
		DistrictName <*DstrctNm*>	[0..1]	Text		282
		CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		282
		Country <*Ctry*>	[0..1]	CodeSet		282
		AddressLine <*AdrLine*>	[0..7]	Text		282

2.1.12.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

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

Index	Or	MessageElement*\<XML Tag\>*	Mult.	Type	Constr. No.	Page
	{Or	OrganisationIdentification *\<OrgId\>*	[1..1]			263
		AnyBIC *\<AnyBIC\>*	[0..1]	IdentifierSet		264
		LEI *\<LEI\>*	[0..1]	IdentifierSet		264
		Other *\<Othr\>*	[0..*]			264
		Identification *\<Id\>*	[1..1]	Text		264
		SchemeName *\<SchmeNm\>*	[0..1]			265
	{Or	Code *\<Cd\>*	[1..1]	CodeSet		265
	Or}	Proprietary *\<Prtry\>*	[1..1]	Text		265
		Issuer *\<Issr\>*	[0..1]	Text		265
	Or}	PrivateIdentification *\<PrvtId\>*	[1..1]			265
		DateAndPlaceOfBirth *\<DtAndPlcOfBirth\>*	[0..1]			266
		BirthDate *\<BirthDt\>*	[1..1]	Date		266
		ProvinceOfBirth *\<PrvcOfBirth\>*	[0..1]	Text		266
		CityOfBirth *\<CityOfBirth\>*	[1..1]	Text		266
		CountryOfBirth *\<CtryOfBirth\>*	[1..1]	CodeSet		267
		Other *\<Othr\>*	[0..*]			267
		Identification *\<Id\>*	[1..1]	Text		267
		SchemeName *\<SchmeNm\>*	[0..1]			267
	{Or	Code *\<Cd\>*	[1..1]	CodeSet		267
	Or}	Proprietary *\<Prtry\>*	[1..1]	Text		268
		Issuer *\<Issr\>*	[0..1]	Text		268

2.1.12.1.3.1 OrganisationIdentification \<OrgId\>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		264
		LEI *<LEI>*	[0..1]	IdentifierSet		264
		Other *<Othr>*	[0..*]			264
		Identification *<Id>*	[1..1]	Text		264
		SchemeName *<SchmeNm>*	[0..1]			265
	{Or	Code *<Cd>*	[1..1]	CodeSet		265
	Or}	Proprietary *<Prtry>*	[1..1]	Text		265
		Issuer *<Issr>*	[0..1]	Text		265

2.1.12.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Datatype: AnyBICDec2014Identifier on page 355

2.1.12.1.3.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: LEIIdentifier on page 357

2.1.12.1.3.1.3 Other <Othr>

Presence: [0..*]

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		264
		SchemeName *<SchmeNm>*	[0..1]			265
	{Or	Code *<Cd>*	[1..1]	CodeSet		265
	Or}	Proprietary *<Prtry>*	[1..1]	Text		265
		Issuer *<Issr>*	[0..1]	Text		265

2.1.12.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: Max256Text on page 361

2.1.12.1.3.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265

2.1.12.1.3.1.3.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalOrganisationIdentification1Code on page 340

2.1.12.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.12.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 361

2.1.12.1.3.2 PrivateIdentification <PrvtId>

Presence: [1..1]

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

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268

2.1.12.1.3.2.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

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

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267

2.1.12.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: ISODate on page 355

2.1.12.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: Max35Text on page 361

2.1.12.1.3.2.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: Max35Text on page 361

2.1.12.1.3.2.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Datatype: CountryCode on page 329

2.1.12.1.3.2.2 Other <Othr>

Presence: [0..*]

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

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		267
		SchemeName *<SchmeNm>*	[0..1]			267
	{Or	Code *<Cd>*	[1..1]	CodeSet		267
	Or}	Proprietary *<Prtry>*	[1..1]	Text		268
		Issuer *<Issr>*	[0..1]	Text		268

2.1.12.1.3.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: Max256Text on page 361

2.1.12.1.3.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		267
	Or}	Proprietary *<Prtry>*	[1..1]	Text		268

2.1.12.1.3.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalPersonIdentification1Code on page 340

2.1.12.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 361

2.1.12.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 361

2.1.12.1.4 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 329

2.1.12.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

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

ContactDetails <CtctDtls> contains the following elements (see Contact13 on page 276 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		NamePrefix *<NmPrfx>*	[0..1]	CodeSet		276
		Name *<Nm>*	[0..1]	Text		276
		PhoneNumber *<PhneNb>*	[0..1]	Text		277
		MobileNumber *<MobNb>*	[0..1]	Text		277
		FaxNumber *<FaxNb>*	[0..1]	Text		277
		URLAddress *<URLAdr>*	[0..1]	Text		277
		EmailAddress *<EmailAdr>*	[0..1]	Text		277
		EmailPurpose *<EmailPurp>*	[0..1]	Text		277
		JobTitle *<JobTitl>*	[0..1]	Text		277
		Responsibility *<Rspnsblty>*	[0..1]	Text		277
		Department *<Dept>*	[0..1]	Text		278
		Other *<Othr>*	[0..*]			278
		ChannelType *<ChanlTp>*	[1..1]	Text		278
		Identification *<Id>*	[0..1]	Text		278
		PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		278

2.1.13   Payment

2.1.13.1 SettlementTimeRequest2

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

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CLSTime *<CLSTm>*	[0..1]	Time		269
		TillTime *<TillTm>*	[0..1]	Time		269
		FromTime *<FrTm>*	[0..1]	Time		269
		RejectTime *<RjctTm>*	[0..1]	Time		269

2.1.13.1.1 CLSTime <CLSTm>

Presence: [0..1]

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

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

Datatype: ISOTime on page 362

2.1.13.1.2 TillTime <TillTm>

Presence: [0..1]

Definition: Time until when the payment may be settled.

Datatype: ISOTime on page 362

2.1.13.1.3 FromTime <FrTm>

Presence: [0..1]

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

Datatype: ISOTime on page 362

2.1.13.1.4 RejectTime <RjctTm>

Presence: [0..1]

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

Datatype: ISOTime on page 362

2.1.13.2 InstructionForCreditorAgent3

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Code <*Cd*>	[0..1]	CodeSet		270
		InstructionInformation <*InstrInf*>	[0..1]	Text		270

2.1.13.2.1 Code <Cd>

Presence: [0..1]

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

Datatype: ExternalCreditorAgentInstruction1Code on page 333

2.1.13.2.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: Max140Text on page 360

2.1.14   Payment Type

2.1.14.1 PaymentTypeInformation28

Definition: Provides further details of the type of payment.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		270
		ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		271
		ServiceLevel <*SvcLvl*>	[0..*]			271
	{Or	Code <*Cd*>	[1..1]	CodeSet		271
	Or}	Proprietary <*Prtry*>	[1..1]	Text		271
		LocalInstrument <*LclInstrm*>	[0..1]			271
	{Or	Code <*Cd*>	[1..1]	CodeSet		272
	Or}	Proprietary <*Prtry*>	[1..1]	Text		272
		CategoryPurpose <*CtgyPurp*>	[0..1]			272
	{Or	Code <*Cd*>	[1..1]	CodeSet		272
	Or}	Proprietary <*Prtry*>	[1..1]	Text		272

2.1.14.1.1 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: Priority2Code on page 350

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

2.1.14.1.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: ClearingChannel2Code on page 328

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

2.1.14.1.3 ServiceLevel <SvcLvl>

Presence: [0..*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		271
	Or}	Proprietary *<Prtry>*	[1..1]	Text		271

2.1.14.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: ExternalServiceLevel1Code on page 343

2.1.14.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: Max35Text on page 361

2.1.14.1.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		272
	Or}	Proprietary *<Prtry>*	[1..1]	Text		272

2.1.14.1.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: ExternalLocalInstrument1Code on page 338

2.1.14.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: Max35Text on page 361

2.1.14.1.5 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		272
	Or}	Proprietary *<Prtry>*	[1..1]	Text		272

2.1.14.1.5.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: ExternalCategoryPurpose1Code on page 331

2.1.14.1.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 361

2.1.14.2 PaymentTypeInformation27

Definition: Provides further details of the type of payment.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		273
		ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		273
		ServiceLevel <*SvcLvl*>	[0..*]			274
	{Or	Code <*Cd*>	[1..1]	CodeSet		274
	Or}	Proprietary <*Prtry*>	[1..1]	Text		274
		LocalInstrument <*LclInstrm*>	[0..1]			274
	{Or	Code <*Cd*>	[1..1]	CodeSet		274
	Or}	Proprietary <*Prtry*>	[1..1]	Text		274
		SequenceType <*SeqTp*>	[0..1]	CodeSet		275
		CategoryPurpose <*CtgyPurp*>	[0..1]			275
	{Or	Code <*Cd*>	[1..1]	CodeSet		275
	Or}	Proprietary <*Prtry*>	[1..1]	Text		275

2.1.14.2.1 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 350

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

2.1.14.2.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: ClearingChannel2Code on page 328

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

2.1.14.2.3 ServiceLevel <SvcLvl>

Presence: [0..*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		274
	Or}	Proprietary *<Prtry>*	[1..1]	Text		274

2.1.14.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: ExternalServiceLevel1Code on page 343

2.1.14.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: Max35Text on page 361

2.1.14.2.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		274
	Or}	Proprietary *<Prtry>*	[1..1]	Text		274

2.1.14.2.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: ExternalLocalInstrument1Code on page 338

2.1.14.2.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: Max35Text on page 361

2.1.14.2.5 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: SequenceType3Code on page 351

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

2.1.14.2.6 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		275
	Or}	Proprietary *<Prtry>*	[1..1]	Text		275

2.1.14.2.6.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: ExternalCategoryPurpose1Code on page 331

2.1.14.2.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 361

2.1.15   Person Identification

2.1.15.1 Contact13

Definition: Specifies the details of the contact person.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		NamePrefix *<NmPrfx>*	[0..1]	CodeSet		276
		Name *<Nm>*	[0..1]	Text		276
		PhoneNumber *<PhneNb>*	[0..1]	Text		277
		MobileNumber *<MobNb>*	[0..1]	Text		277
		FaxNumber *<FaxNb>*	[0..1]	Text		277
		URLAddress *<URLAdr>*	[0..1]	Text		277
		EmailAddress *<EmailAdr>*	[0..1]	Text		277
		EmailPurpose *<EmailPurp>*	[0..1]	Text		277
		JobTitle *<JobTitl>*	[0..1]	Text		277
		Responsibility *<Rspnsblty>*	[0..1]	Text		277
		Department *<Dept>*	[0..1]	Text		278
		Other *<Othr>*	[0..*]			278
		ChannelType *<ChanlTp>*	[1..1]	Text		278
		Identification *<Id>*	[0..1]	Text		278
		PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		278

2.1.15.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: NamePrefix2Code on page 347

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

2.1.15.1.2 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: Max140Text on page 360

2.1.15.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: PhoneNumber on page 362

2.1.15.1.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: PhoneNumber on page 362

2.1.15.1.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: PhoneNumber on page 362

2.1.15.1.6 URLAddress <URLAdr>

Presence: [0..1]

Definition: Address for the Universal Resource Locator (URL), for example an address used over the www (HTTP) service.

Datatype: Max2048Text on page 360

2.1.15.1.7 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: Max256Text on page 361

2.1.15.1.8 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: Max35Text on page 361

2.1.15.1.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: Max35Text on page 361

2.1.15.1.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: Max35Text on page 361

2.1.15.1.11 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: Max70Text on page 362

2.1.15.1.12 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

Other <Othr> contains the following **OtherContact1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		ChannelType *<ChanlTp>*	[1..1]	Text		278
		Identification *<Id>*	[0..1]	Text		278

2.1.15.1.12.1 ChannelType <ChanlTp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: Max4Text on page 361

2.1.15.1.12.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: Max128Text on page 360

2.1.15.1.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: PreferredContactMethod2Code on page 349

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.

CodeName	Name	Definition
PHON	Phone	Preferred method used to reach the contact is per phone.

2.1.16 Postal Address

2.1.16.1 PostalAddress27

Definition: Information that locates and identifies a specific address, as defined by postal services.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		AddressType *<AdrTp>*	[0..1]			279
	{Or	Code *<Cd>*	[1..1]	CodeSet		280
	Or}	Proprietary *<Prtry>*	[1..1]	±		280
		CareOf *<CareOf>*	[0..1]	Text		280
		Department *<Dept>*	[0..1]	Text		280
		SubDepartment *<SubDept>*	[0..1]	Text		281
		StreetName *<StrtNm>*	[0..1]	Text		281
		BuildingNumber *<BldgNb>*	[0..1]	Text		281
		BuildingName *<BldgNm>*	[0..1]	Text		281
		Floor *<Flr>*	[0..1]	Text		281
		UnitNumber *<UnitNb>*	[0..1]	Text		281
		PostBox *<PstBx>*	[0..1]	Text		281
		Room *<Room>*	[0..1]	Text		281
		PostCode *<PstCd>*	[0..1]	Text		282
		TownName *<TwnNm>*	[0..1]	Text		282
		TownLocationName *<TwnLctnNm>*	[0..1]	Text		282
		DistrictName *<DstrctNm>*	[0..1]	Text		282
		CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		282
		Country *<Ctry>*	[0..1]	CodeSet		282
		AddressLine *<AdrLine>*	[0..7]	Text		282

2.1.16.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

AddressType <AdrTp> contains one of the following **AddressType3Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		280
	Or}	Proprietary *<Prtry>*	[1..1]	±		280

2.1.16.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: AddressType2Code on page 325

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.

2.1.16.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see GenericIdentification30 on page 253 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Identification *<Id>*	[1..1]	Text		254
		Issuer *<Issr>*	[1..1]	Text		254
		SchemeName *<SchmeNm>*	[0..1]	Text		254

2.1.16.1.2 CareOf <CareOf>

Presence: [0..1]

Definition: Identifies an addressee that is accepting the correspondence for the intended recipient. Using care of ensures the correspondence reaches the right recipient rather than getting returned to the sender.

Datatype: Max140Text on page 360

2.1.16.1.3 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: Max70Text on page 362

2.1.16.1.4 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: Max70Text on page 362

2.1.16.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: Max140Text on page 360

2.1.16.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: Max16Text on page 360

2.1.16.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: Max140Text on page 360

2.1.16.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: Max70Text on page 362

2.1.16.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: Max16Text on page 360

2.1.16.1.10 PostBox <PstBx>

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: Max16Text on page 360

2.1.16.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: Max70Text on page 362

2.1.16.1.12 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: Max16Text on page 360

2.1.16.1.13 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: Max140Text on page 360

2.1.16.1.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: Max140Text on page 360

2.1.16.1.15 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: Max140Text on page 360

2.1.16.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: Max35Text on page 361

2.1.16.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Datatype: CountryCode on page 329

2.1.16.1.18 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: Max70Text on page 362

2.1.17   Remittance

2.1.17.1 RemittanceInformation22

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system.

Index	Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
		Unstructured *<Ustrd>*	[0..*]	Text		283
		Structured *<Strd>*	[0..*]	±		283

2.1.17.1.1 Unstructured <Ustrd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Datatype: Max140Text on page 360

2.1.17.1.2 Structured <Strd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Structured <Strd> contains the following elements (see <u>StructuredRemittanceInformation18 on page 287</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		ReferredDocumentInformation <RfrdDocInf>	[0..*]			291
		Type <Tp>	[0..1]			293
		CodeOrProprietary <CdOrPrtry>	[1..1]			293
	{Or	Code <Cd>	[1..1]	CodeSet		293
	Or}	Proprietary <Prtry>	[1..1]	Text		293
		Issuer <Issr>	[0..1]	Text		293
		Number <Nb>	[0..1]	Text		294
		RelatedDate <RltdDt>	[0..1]			294
		Type <Tp>	[1..1]			294
	{Or	Code <Cd>	[1..1]	CodeSet		294
	Or}	Proprietary <Prtry>	[1..1]	Text		294
		Date <Dt>	[1..1]	Date		294
		LineDetails <LineDtls>	[0..*]			295
		Identification <Id>	[1..*]			295
		Type <Tp>	[0..1]			296
		CodeOrProprietary <CdOrPrtry>	[1..1]			296
	{Or	Code <Cd>	[1..1]	CodeSet		296
	Or}	Proprietary <Prtry>	[1..1]	Text		296
		Issuer <Issr>	[0..1]	Text		297
		Number <Nb>	[0..1]	Text		297
		RelatedDate <RltdDt>	[0..1]	Date		297
		Description <Desc>	[0..1]	Text		297
		Amount <Amt>	[0..1]			297
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			298
		Type <Tp>	[1..1]			298
	{Or	Code <Cd>	[1..1]	CodeSet		298
	Or}	Proprietary <Prtry>	[1..1]	Text		298
		Amount <Amt>	[1..1]	Amount		298
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			298

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Amount <*Amt*>	[1..1]	Amount		299
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		299
		Reason <*Rsn*>	[0..1]	Text		299
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		299
		ReferredDocumentAmount <*RfrdDocAmt*>	[0..1]			299
		RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			300
		Type <*Tp*>	[1..1]			300
	{Or	Code <*Cd*>	[1..1]	CodeSet		300
	Or}	Proprietary <*Prtry*>	[1..1]	Text		301
		Amount <*Amt*>	[1..1]	Amount		301
		AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			301
		Amount <*Amt*>	[1..1]	Amount		301
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		301
		Reason <*Rsn*>	[0..1]	Text		301
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		302
		CreditorReferenceInformation <*CdtrRefInf*>	[0..1]			302
		Type <*Tp*>	[0..1]			302
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			302
	{Or	Code <*Cd*>	[1..1]	CodeSet		303
	Or}	Proprietary <*Prtry*>	[1..1]	Text		303
		Issuer <*Issr*>	[0..1]	Text		303
		Reference <*Ref*>	[0..1]	Text		303
		Invoicer <*Invcr*>	[0..1]	±		303
		Invoicee <*Invcee*>	[0..1]	±		304
		TaxRemittance <*TaxRmt*>	[0..1]			305
		Creditor <*Cdtr*>	[0..1]	±		307
		Debtor <*Dbtr*>	[0..1]	±		307
		UltimateDebtor <*UltmtDbtr*>	[0..1]	±		307
		AdministrationZone <*AdmstnZone*>	[0..1]	Text		308
		ReferenceNumber <*RefNb*>	[0..1]	Text		308
		Method <*Mtd*>	[0..1]	Text		308

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount		308
		TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount		308
		Date <*Dt*>	[0..1]	Date		308
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		309
		Record <*Rcrd*>	[0..*]			309
		Type <*Tp*>	[0..1]	Text		309
		Category <*Ctgy*>	[0..1]	Text		310
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		310
		DebtorStatus <*DbtrSts*>	[0..1]	Text		310
		CertificateIdentification <*CertId*>	[0..1]	Text		310
		FormsCode <*FrmsCd*>	[0..1]	Text		310
		Period <*Prd*>	[0..1]			310
		Year <*Yr*>	[0..1]	Year		310
		Type <*Tp*>	[0..1]	CodeSet		311
		FromToDate <*FrToDt*>	[0..1]	±		311
		TaxAmount <*TaxAmt*>	[0..1]			312
		Rate <*Rate*>	[0..1]	Rate		312
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount		312
		TotalAmount <*TtlAmt*>	[0..1]	Amount		312
		Details <*Dtls*>	[0..*]			312
		Period <*Prd*>	[0..1]			313
		Year <*Yr*>	[0..1]	Year		313
		Type <*Tp*>	[0..1]	CodeSet		313
		FromToDate <*FrToDt*>	[0..1]	±		314
		Amount <*Amt*>	[1..1]	Amount		314
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		314
		GarnishmentRemittance <*GrnshmtRmt*>	[0..1]			315
		Type <*Tp*>	[1..1]			315
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			315
	{Or	Code <*Cd*>	[1..1]	CodeSet		316
	Or}	Proprietary <*Prtry*>	[1..1]	Text		316

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Issuer <*Issr*>	[0..1]	Text		316
		Garnishee <*Grnshee*>	[0..1]	±		316
		GarnishmentAdministrator <*GrnshmtAdmstr*>	[0..1]	±		317
		ReferenceNumber <*RefNb*>	[0..1]	Text		318
		Date <*Dt*>	[0..1]	Date		319
		RemittedAmount <*RmtdAmt*>	[0..1]	Amount		319
		FamilyMedicalInsuranceIndicator <*FmlyMdclInsrncInd*>	[0..1]	Indicator		319
		EmployeeTerminationIndicator <*MplyeeTermntnInd*>	[0..1]	Indicator		319
		AdditionalRemittanceInformation <*AddtlRmtInf*>	[0..3]	Text		319

2.1.17.2 StructuredRemittanceInformation18

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		ReferredDocumentInformation <*RfrdDocInf*>	[0..*]			291
		Type <*Tp*>	[0..1]			293
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			293
	{Or	Code <*Cd*>	[1..1]	CodeSet		293
	Or}	Proprietary <*Prtry*>	[1..1]	Text		293
		Issuer <*Issr*>	[0..1]	Text		293
		Number <*Nb*>	[0..1]	Text		294
		RelatedDate <*RltdDt*>	[0..1]			294
		Type <*Tp*>	[1..1]			294
	{Or	Code <*Cd*>	[1..1]	CodeSet		294
	Or}	Proprietary <*Prtry*>	[1..1]	Text		294
		Date <*Dt*>	[1..1]	Date		294
		LineDetails <*LineDtls*>	[0..*]			295
		Identification <*Id*>	[1..*]			295
		Type <*Tp*>	[0..1]			296
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			296
	{Or	Code <*Cd*>	[1..1]	CodeSet		296
	Or}	Proprietary <*Prtry*>	[1..1]	Text		296
		Issuer <*Issr*>	[0..1]	Text		297
		Number <*Nb*>	[0..1]	Text		297
		RelatedDate <*RltdDt*>	[0..1]	Date		297
		Description <*Desc*>	[0..1]	Text		297
		Amount <*Amt*>	[0..1]			297
		RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			298
		Type <*Tp*>	[1..1]			298
	{Or	Code <*Cd*>	[1..1]	CodeSet		298
	Or}	Proprietary <*Prtry*>	[1..1]	Text		298
		Amount <*Amt*>	[1..1]	Amount		298
		AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			298
		Amount <*Amt*>	[1..1]	Amount		299
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		299

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Reason <Rsn>	[0..1]	Text		299
		AdditionalInformation <AddtlInf>	[0..1]	Text		299
		ReferredDocumentAmount <RfrdDocAmt>	[0..1]			299
		RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			300
		Type <Tp>	[1..1]			300
	{Or	Code <Cd>	[1..1]	CodeSet		300
	Or}	Proprietary <Prtry>	[1..1]	Text		301
		Amount <Amt>	[1..1]	Amount		301
		AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			301
		Amount <Amt>	[1..1]	Amount		301
		CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		301
		Reason <Rsn>	[0..1]	Text		301
		AdditionalInformation <AddtlInf>	[0..1]	Text		302
		CreditorReferenceInformation <CdtrRefInf>	[0..1]			302
		Type <Tp>	[0..1]			302
		CodeOrProprietary <CdOrPrtry>	[1..1]			302
	{Or	Code <Cd>	[1..1]	CodeSet		303
	Or}	Proprietary <Prtry>	[1..1]	Text		303
		Issuer <Issr>	[0..1]	Text		303
		Reference <Ref>	[0..1]	Text		303
		Invoicer <Invcr>	[0..1]	±		303
		Invoicee <Invcee>	[0..1]	±		304
		TaxRemittance <TaxRmt>	[0..1]			305
		Creditor <Cdtr>	[0..1]	±		307
		Debtor <Dbtr>	[0..1]	±		307
		UltimateDebtor <UltmtDbtr>	[0..1]	±		307
		AdministrationZone <AdmstnZone>	[0..1]	Text		308
		ReferenceNumber <RefNb>	[0..1]	Text		308
		Method <Mtd>	[0..1]	Text		308
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount		308
		TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount		308

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Date <*Dt*>	[0..1]	Date		308
		SequenceNumber <*SeqNb*>	[0..1]	Quantity		309
		Record <*Rcrd*>	[0..*]			309
		Type <*Tp*>	[0..1]	Text		309
		Category <*Ctgy*>	[0..1]	Text		310
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		310
		DebtorStatus <*DbtrSts*>	[0..1]	Text		310
		CertificateIdentification <*CertId*>	[0..1]	Text		310
		FormsCode <*FrmsCd*>	[0..1]	Text		310
		Period <*Prd*>	[0..1]			310
		Year <*Yr*>	[0..1]	Year		310
		Type <*Tp*>	[0..1]	CodeSet		311
		FromToDate <*FrToDt*>	[0..1]	±		311
		TaxAmount <*TaxAmt*>	[0..1]			312
		Rate <*Rate*>	[0..1]	Rate		312
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount		312
		TotalAmount <*TtlAmt*>	[0..1]	Amount		312
		Details <*Dtls*>	[0..*]			312
		Period <*Prd*>	[0..1]			313
		Year <*Yr*>	[0..1]	Year		313
		Type <*Tp*>	[0..1]	CodeSet		313
		FromToDate <*FrToDt*>	[0..1]	±		314
		Amount <*Amt*>	[1..1]	Amount		314
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		314
		GarnishmentRemittance <*GrnshmtRmt*>	[0..1]			315
		Type <*Tp*>	[1..1]			315
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			315
	{Or	Code <*Cd*>	[1..1]	CodeSet		316
	Or}	Proprietary <*Prtry*>	[1..1]	Text		316
		Issuer <*Issr*>	[0..1]	Text		316
		Garnishee <*Grnshee*>	[0..1]	±		316

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		317
		ReferenceNumber *<RefNb>*	[0..1]	Text		318
		Date *<Dt>*	[0..1]	Date		319
		RemittedAmount *<RmtdAmt>*	[0..1]	Amount		319
		FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		319
		EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		319
		AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		319

2.1.17.2.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

ReferredDocumentInformation <RfrdDocInf> contains the following
ReferredDocumentInformation8 elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[0..1]			293
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			293
	{Or	Code *<Cd>*	[1..1]	CodeSet		293
	Or}	Proprietary *<Prtry>*	[1..1]	Text		293
		Issuer *<Issr>*	[0..1]	Text		293
		Number *<Nb>*	[0..1]	Text		294
		RelatedDate *<RltdDt>*	[0..1]			294
		Type *<Tp>*	[1..1]			294
	{Or	Code *<Cd>*	[1..1]	CodeSet		294
	Or}	Proprietary *<Prtry>*	[1..1]	Text		294
		Date *<Dt>*	[1..1]	Date		294
		LineDetails *<LineDtls>*	[0..*]			295
		Identification *<Id>*	[1..*]			295
		Type *<Tp>*	[0..1]			296
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			296
	{Or	Code *<Cd>*	[1..1]	CodeSet		296
	Or}	Proprietary *<Prtry>*	[1..1]	Text		296
		Issuer *<Issr>*	[0..1]	Text		297
		Number *<Nb>*	[0..1]	Text		297
		RelatedDate *<RltdDt>*	[0..1]	Date		297
		Description *<Desc>*	[0..1]	Text		297
		Amount *<Amt>*	[0..1]			297
		RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			298
		Type *<Tp>*	[1..1]			298
	{Or	Code *<Cd>*	[1..1]	CodeSet		298
	Or}	Proprietary *<Prtry>*	[1..1]	Text		298
		Amount *<Amt>*	[1..1]	Amount		298
		AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			298
		Amount *<Amt>*	[1..1]	Amount		299

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		299
		Reason *<Rsn>*	[0..1]	Text		299
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		299

2.1.17.2.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type <Tp> contains the following **DocumentType1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			293
	{Or	Code *<Cd>*	[1..1]	CodeSet		293
	Or}	Proprietary *<Prtry>*	[1..1]	Text		293
		Issuer *<Issr>*	[0..1]	Text		293

2.1.17.2.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format referred document type.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentType2Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		293
	Or}	Proprietary *<Prtry>*	[1..1]	Text		293

2.1.17.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of remittance document, as published in an external document type code set.

Datatype: ExternalDocumentType1Code on page 336

2.1.17.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of remittance document, in a proprietary form.

Datatype: Max35Text on page 361

2.1.17.2.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: Max35Text on page 361

2.1.17.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: Max35Text on page 361

2.1.17.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date and date type associated with the referred document.

RelatedDate <RltdDt> contains the following **DateAndType1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[1..1]			294
	{Or	Code *<Cd>*	[1..1]	CodeSet		294
	Or}	Proprietary *<Prtry>*	[1..1]	Text		294
		Date *<Dt>*	[1..1]	Date		294

2.1.17.2.1.3.1 Type <Tp>

Presence: [1..1]

Definition: Type of date associated with the referred document.

Type <Tp> contains one of the following **DateType2Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		294
	Or}	Proprietary *<Prtry>*	[1..1]	Text		294

2.1.17.2.1.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the date type, as published in an external date type code set.

Datatype: ExternalDateType1Code on page 335

2.1.17.2.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the date type, in a free-text form.

Datatype: Max35Text on page 361

2.1.17.2.1.3.2 Date <Dt>

Presence: [1..1]

Definition: Date associated with the referred document.

Datatype: ISODate on page 355

2.1.17.2.1.4 LineDetails <LineDtls>

Presence: [0..*]

Definition: Set of elements used to provide the content of the referred document line.

LineDetails <LineDtls> contains the following **DocumentLineInformation2** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Identification <*Id*>	[1..*]			295
		Type <*Tp*>	[0..1]			296
		CodeOrProprietary <*CdOrPrtry*>	[1..1]			296
	{Or	Code <*Cd*>	[1..1]	CodeSet		296
	Or}	Proprietary <*Prtry*>	[1..1]	Text		296
		Issuer <*Issr*>	[0..1]	Text		297
		Number <*Nb*>	[0..1]	Text		297
		RelatedDate <*RltdDt*>	[0..1]	Date		297
		Description <*Desc*>	[0..1]	Text		297
		Amount <*Amt*>	[0..1]			297
		RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			298
		Type <*Tp*>	[1..1]			298
	{Or	Code <*Cd*>	[1..1]	CodeSet		298
	Or}	Proprietary <*Prtry*>	[1..1]	Text		298
		Amount <*Amt*>	[1..1]	Amount		298
		AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			298
		Amount <*Amt*>	[1..1]	Amount		299
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		299
		Reason <*Rsn*>	[0..1]	Text		299
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		299

2.1.17.2.1.4.1 Identification <Id>

Presence: [1..*]

Definition: Provides identification of the document line.

Identification <Id> contains the following **DocumentLineIdentification1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[0..1]			296
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			296
	{Or	Code *<Cd>*	[1..1]	CodeSet		296
	Or}	Proprietary *<Prtry>*	[1..1]	Text		296
		Issuer *<Issr>*	[0..1]	Text		297
		Number *<Nb>*	[0..1]	Text		297
		RelatedDate *<RltdDt>*	[0..1]	Date		297

2.1.17.2.1.4.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

Type <Tp> contains the following **DocumentLineType1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			296
	{Or	Code *<Cd>*	[1..1]	CodeSet		296
	Or}	Proprietary *<Prtry>*	[1..1]	Text		296
		Issuer *<Issr>*	[0..1]	Text		297

2.1.17.2.1.4.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document line identification.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentLineType1Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		296
	Or}	Proprietary *<Prtry>*	[1..1]	Text		296

2.1.17.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: ExternalDocumentLineType1Code on page 336

2.1.17.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: Max35Text on page 361

2.1.17.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: Max35Text on page 361

2.1.17.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: Max35Text on page 361

2.1.17.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: ISODate on page 355

2.1.17.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: Max2048Text on page 360

2.1.17.2.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Amount <Amt> contains the following **RemittanceAmount4** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			298
		Type <*Tp*>	[1..1]			298
	{Or	Code <*Cd*>	[1..1]	CodeSet		298
	Or}	Proprietary <*Prtry*>	[1..1]	Text		298
		Amount <*Amt*>	[1..1]	Amount		298
		AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			298
		Amount <*Amt*>	[1..1]	Amount		299
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		299
		Reason <*Rsn*>	[0..1]	Text		299
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		299

2.1.17.2.1.4.3.1 RemittanceAmountAndType <RmtAmtAndTp>

Presence: [0..*]

Definition: Type and amount of money for the referred document.

RemittanceAmountAndType <RmtAmtAndTp> contains the following **DocumentAmount1** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Type <*Tp*>	[1..1]			298
	{Or	Code <*Cd*>	[1..1]	CodeSet		298
	Or}	Proprietary <*Prtry*>	[1..1]	Text		298
		Amount <*Amt*>	[1..1]	Amount		298

2.1.17.2.1.4.3.1.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of amount.

Type <Tp> contains one of the following **DocumentAmountType1Choice** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		298
	Or}	Proprietary <*Prtry*>	[1..1]	Text		298

2.1.17.2.1.4.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, as published in an external referred amount code set.

Datatype: ExternalDocumentAmountType1Code on page 335

2.1.17.2.1.4.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: Max35Text on page 361

2.1.17.2.1.4.3.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

2.1.17.2.1.4.3.2 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Amount *<Amt>*	[1..1]	Amount		299
		CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		299
		Reason *<Rsn>*	[0..1]	Text		299
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		299

2.1.17.2.1.4.3.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

2.1.17.2.1.4.3.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: CreditDebitCode on page 329

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

2.1.17.2.1.4.3.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: Max4Text on page 361

2.1.17.2.1.4.3.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: Max140Text on page 360

2.1.17.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

ReferredDocumentAmount <RfrdDocAmt> contains the following **RemittanceAmount4** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			300
		Type *<Tp>*	[1..1]			300
	{Or	Code *<Cd>*	[1..1]	CodeSet		300
	Or}	Proprietary *<Prtry>*	[1..1]	Text		301
		Amount *<Amt>*	[1..1]	Amount		301
		AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			301
		Amount *<Amt>*	[1..1]	Amount		301
		CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		301
		Reason *<Rsn>*	[0..1]	Text		301
		AdditionalInformation *<AddtlInf>*	[0..1]	Text		302

2.1.17.2.2.1 RemittanceAmountAndType <RmtAmtAndTp>

Presence: [0..*]

Definition: Type and amount of money for the referred document.

RemittanceAmountAndType <RmtAmtAndTp> contains the following **DocumentAmount1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[1..1]			300
	{Or	Code *<Cd>*	[1..1]	CodeSet		300
	Or}	Proprietary *<Prtry>*	[1..1]	Text		301
		Amount *<Amt>*	[1..1]	Amount		301

2.1.17.2.2.1.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of amount.

Type <Tp> contains one of the following **DocumentAmountType1Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		300
	Or}	Proprietary *<Prtry>*	[1..1]	Text		301

2.1.17.2.2.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, as published in an external referred amount code set.

Datatype: ExternalDocumentAmountType1Code on page 335

2.1.17.2.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: Max35Text on page 361

2.1.17.2.2.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

2.1.17.2.2.2 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following
DocumentAdjustment1 elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Amount <*Amt*>	[1..1]	Amount		301
		CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		301
		Reason <*Rsn*>	[0..1]	Text		301
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		302

2.1.17.2.2.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

2.1.17.2.2.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: CreditDebitCode on page 329

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

2.1.17.2.2.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: Max4Text on page 361

2.1.17.2.2.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: Max140Text on page 360

2.1.17.2.3 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

CreditorReferenceInformation <CdtrRefInf> contains the following **CreditorReferenceInformation3** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[0..1]			302
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			302
	{Or	Code *<Cd>*	[1..1]	CodeSet		303
	Or}	Proprietary *<Prtry>*	[1..1]	Text		303
		Issuer *<Issr>*	[0..1]	Text		303
		Reference *<Ref>*	[0..1]	Text		303

2.1.17.2.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type <Tp> contains the following **CreditorReferenceType3** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			302
	{Or	Code *<Cd>*	[1..1]	CodeSet		303
	Or}	Proprietary *<Prtry>*	[1..1]	Text		303
		Issuer *<Issr>*	[0..1]	Text		303

2.1.17.2.3.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

CodeOrProprietary <CdOrPrtry> contains one of the following **CreditorReferenceType2Choice** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	{Or	Code *<Cd>*	[1..1]	CodeSet		303
	Or}	Proprietary *<Prtry>*	[1..1]	Text		303

2.1.17.2.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, as published in an external creditor reference type code set.

Datatype: ExternalCreditorReferenceType1Code on page 334

2.1.17.2.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of creditor reference, in a proprietary form.

Datatype: Max35Text on page 361

2.1.17.2.3.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: Max35Text on page 361

2.1.17.2.3.2 Reference <Ref>

Presence: [0..1]

Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.

Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.

If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.

Datatype: Max35Text on page 361

2.1.17.2.4 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicer <Invcr> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		261
		PostalAddress <PstlAdr>	[0..1]	±		262
		Identification <Id>	[0..1]			262
	{Or	OrganisationIdentification <OrgId>	[1..1]			263
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		264
		LEI <LEI>	[0..1]	IdentifierSet		264
		Other <Othr>	[0..*]			264
		Identification <Id>	[1..1]	Text		264
		SchemeName <SchmeNm>	[0..1]			265
	{Or	Code <Cd>	[1..1]	CodeSet		265
	Or}	Proprietary <Prtry>	[1..1]	Text		265
		Issuer <Issr>	[0..1]	Text		265
	Or}	PrivateIdentification <PrvtId>	[1..1]			265
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			266
		BirthDate <BirthDt>	[1..1]	Date		266
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		266
		CityOfBirth <CityOfBirth>	[1..1]	Text		266
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		267
		Other <Othr>	[0..*]			267
		Identification <Id>	[1..1]	Text		267
		SchemeName <SchmeNm>	[0..1]			267
	{Or	Code <Cd>	[1..1]	CodeSet		267
	Or}	Proprietary <Prtry>	[1..1]	Text		268
		Issuer <Issr>	[0..1]	Text		268
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		268
		ContactDetails <CtctDtls>	[0..1]	±		268

2.1.17.2.5 Invoicee <Invcee>

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

Invoicee <Invcee> contains the following elements (see <u>PartyIdentification272 on page 260</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Name <*Nm*>	[0..1]	Text		261
		PostalAddress <*PstlAdr*>	[0..1]	±		262
		Identification <*Id*>	[0..1]			262
	{Or	OrganisationIdentification <*OrgId*>	[1..1]			263
		AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		264
		LEI <*LEI*>	[0..1]	IdentifierSet		264
		Other <*Othr*>	[0..*]			264
		Identification <*Id*>	[1..1]	Text		264
		SchemeName <*SchmeNm*>	[0..1]			265
	{Or	Code <*Cd*>	[1..1]	CodeSet		265
	Or}	Proprietary <*Prtry*>	[1..1]	Text		265
		Issuer <*Issr*>	[0..1]	Text		265
	Or}	PrivateIdentification <*PrvtId*>	[1..1]			265
		DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			266
		BirthDate <*BirthDt*>	[1..1]	Date		266
		ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		266
		CityOfBirth <*CityOfBirth*>	[1..1]	Text		266
		CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		267
		Other <*Othr*>	[0..*]			267
		Identification <*Id*>	[1..1]	Text		267
		SchemeName <*SchmeNm*>	[0..1]			267
	{Or	Code <*Cd*>	[1..1]	CodeSet		267
	Or}	Proprietary <*Prtry*>	[1..1]	Text		268
		Issuer <*Issr*>	[0..1]	Text		268
		CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		268
		ContactDetails <*CtctDtls*>	[0..1]	±		268

2.1.17.2.6 TaxRemittance <TaxRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment made for tax-related purposes.

TaxRemittance <TaxRmt> contains the following **TaxData1** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Creditor <Cdtr>	[0..1]	±		307
		Debtor <Dbtr>	[0..1]	±		307
		UltimateDebtor <UltmtDbtr>	[0..1]	±		307
		AdministrationZone <AdmstnZone>	[0..1]	Text		308
		ReferenceNumber <RefNb>	[0..1]	Text		308
		Method <Mtd>	[0..1]	Text		308
		TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount		308
		TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount		308
		Date <Dt>	[0..1]	Date		308
		SequenceNumber <SeqNb>	[0..1]	Quantity		309
		Record <Rcrd>	[0..*]			309
		Type <Tp>	[0..1]	Text		309
		Category <Ctgy>	[0..1]	Text		310
		CategoryDetails <CtgyDtls>	[0..1]	Text		310
		DebtorStatus <DbtrSts>	[0..1]	Text		310
		CertificateIdentification <CertId>	[0..1]	Text		310
		FormsCode <FrmsCd>	[0..1]	Text		310
		Period <Prd>	[0..1]			310
		Year <Yr>	[0..1]	Year		310
		Type <Tp>	[0..1]	CodeSet		311
		FromToDate <FrToDt>	[0..1]	±		311
		TaxAmount <TaxAmt>	[0..1]			312
		Rate <Rate>	[0..1]	Rate		312
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		312
		TotalAmount <TtlAmt>	[0..1]	Amount		312
		Details <Dtls>	[0..*]			312
		Period <Prd>	[0..1]			313
		Year <Yr>	[0..1]	Year		313
		Type <Tp>	[0..1]	CodeSet		313
		FromToDate <FrToDt>	[0..1]	±		314

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Amount <*Amt*>	[1..1]	Amount		314
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		314

2.1.17.2.6.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see <u>TaxParty1 on page 321</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TaxIdentification <*TaxId*>	[0..1]	Text		321
		RegistrationIdentification <*RegnId*>	[0..1]	Text		321
		TaxType <*TaxTp*>	[0..1]	Text		321

2.1.17.2.6.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see <u>TaxParty2 on page 320</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TaxIdentification <*TaxId*>	[0..1]	Text		320
		RegistrationIdentification <*RegnId*>	[0..1]	Text		320
		TaxType <*TaxTp*>	[0..1]	Text		320
		Authorisation <*Authstn*>	[0..1]			321
		Title <*Titl*>	[0..1]	Text		321
		Name <*Nm*>	[0..1]	Text		321

2.1.17.2.6.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see <u>TaxParty2 on page 320</u> for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		TaxIdentification *<TaxId>*	[0..1]	Text		320
		RegistrationIdentification *<RegnId>*	[0..1]	Text		320
		TaxType *<TaxTp>*	[0..1]	Text		320
		Authorisation *<Authstn>*	[0..1]			321
		Title *<Titl>*	[0..1]	Text		321
		Name *<Nm>*	[0..1]	Text		321

2.1.17.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: <u>Max35Text on page 361</u>

2.1.17.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: <u>Max140Text on page 360</u>

2.1.17.2.6.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: <u>Max35Text on page 361</u>

2.1.17.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 323</u>

2.1.17.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 323</u>

2.1.17.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: <u>ISODate on page 355</u>

2.1.17.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: Number on page 358

2.1.17.2.6.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		Type <*Tp*>	[0..1]	Text		309
		Category <*Ctgy*>	[0..1]	Text		310
		CategoryDetails <*CtgyDtls*>	[0..1]	Text		310
		DebtorStatus <*DbtrSts*>	[0..1]	Text		310
		CertificateIdentification <*CertId*>	[0..1]	Text		310
		FormsCode <*FrmsCd*>	[0..1]	Text		310
		Period <*Prd*>	[0..1]			310
		Year <*Yr*>	[0..1]	Year		310
		Type <*Tp*>	[0..1]	CodeSet		311
		FromToDate <*FrToDt*>	[0..1]	±		311
		TaxAmount <*TaxAmt*>	[0..1]			312
		Rate <*Rate*>	[0..1]	Rate		312
		TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount		312
		TotalAmount <*TtlAmt*>	[0..1]	Amount		312
		Details <*Dtls*>	[0..*]			312
		Period <*Prd*>	[0..1]			313
		Year <*Yr*>	[0..1]	Year		313
		Type <*Tp*>	[0..1]	CodeSet		313
		FromToDate <*FrToDt*>	[0..1]	±		314
		Amount <*Amt*>	[1..1]	Amount		314
		AdditionalInformation <*AddtlInf*>	[0..1]	Text		314

2.1.17.2.6.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: Max35Text on page 361

2.1.17.2.6.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: Max35Text on page 361

2.1.17.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: Max35Text on page 361

2.1.17.2.6.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: Max35Text on page 361

2.1.17.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: Max35Text on page 361

2.1.17.2.6.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: Max35Text on page 361

2.1.17.2.6.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Year *<Yr>*	[0..1]	Year		310
		Type *<Tp>*	[0..1]	CodeSet		311
		FromToDate *<FrToDt>*	[0..1]	±		311

2.1.17.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 363

2.1.17.2.6.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: TaxRecordPeriod1Code on page 352

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

2.1.17.2.6.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see DatePeriod2 on page 236 for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		FromDate <FrDt>	[1..1]	Date		236
		ToDate <ToDt>	[1..1]	Date		236

2.1.17.2.6.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Rate <Rate>	[0..1]	Rate		312
		TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		312
		TotalAmount <TtlAmt>	[0..1]	Amount		312
		Details <Dtls>	[0..*]			312
		Period <Prd>	[0..1]			313
		Year <Yr>	[0..1]	Year		313
		Type <Tp>	[0..1]	CodeSet		313
		FromToDate <FrToDt>	[0..1]	±		314
		Amount <Amt>	[1..1]	Amount		314

2.1.17.2.6.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: PercentageRate on page 359

2.1.17.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

2.1.17.2.6.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

2.1.17.2.6.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Period *<Prd>*	[0..1]			313
		Year *<Yr>*	[0..1]	Year		313
		Type *<Tp>*	[0..1]	CodeSet		313
		FromToDate *<FrToDt>*	[0..1]	±		314
		Amount *<Amt>*	[1..1]	Amount		314

2.1.17.2.6.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Year *<Yr>*	[0..1]	Year		313
		Type *<Tp>*	[0..1]	CodeSet		313
		FromToDate *<FrToDt>*	[0..1]	±		314

2.1.17.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISOYear on page 363

2.1.17.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: TaxRecordPeriod1Code on page 352

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.

CodeName	Name	Definition
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

2.1.17.2.6.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see <u>DatePeriod2 on page 236</u> for details)

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		FromDate <*FrDt*>	[1..1]	Date		236
		ToDate <*ToDt*>	[1..1]	Date		236

2.1.17.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: <u>ActiveOrHistoricCurrencyAndAmount on page 323</u>

2.1.17.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: <u>Max140Text on page 360</u>

2.1.17.2.7 GarnishmentRemittance <GrnshmtRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment for garnishment-related purposes.

GarnishmentRemittance <GrnshmtRmt> contains the following **Garnishment4** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Type *<Tp>*	[1..1]			315
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			315
	{Or	Code *<Cd>*	[1..1]	CodeSet		316
	Or}	Proprietary *<Prtry>*	[1..1]	Text		316
		Issuer *<Issr>*	[0..1]	Text		316
		Garnishee *<Grnshee>*	[0..1]	±		316
		GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		317
		ReferenceNumber *<RefNb>*	[0..1]	Text		318
		Date *<Dt>*	[0..1]	Date		319
		RemittedAmount *<RmtdAmt>*	[0..1]	Amount		319
		FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		319
		EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		319

2.1.17.2.7.1 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of garnishment.

Type <Tp> contains the following **GarnishmentType1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		CodeOrProprietary *<CdOrPrtry>*	[1..1]			315
	{Or	Code *<Cd>*	[1..1]	CodeSet		316
	Or}	Proprietary *<Prtry>*	[1..1]	Text		316
		Issuer *<Issr>*	[0..1]	Text		316

2.1.17.2.7.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the garnishment.

CodeOrProprietary <CdOrPrtry> contains one of the following **GarnishmentType1Choice** elements

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		316
	Or}	Proprietary <*Prtry*>	[1..1]	Text		316

2.1.17.2.7.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Garnishment type in a coded form.

Would suggest this to be an External Code List to contain:

GNCS   Garnishment from a third party payer for Child Support

GNDP   Garnishment from a Direct Payer for Child Support

GTPP   Garnishment from a third party payer to taxing agency.

Datatype: ExternalGarnishmentType1Code on page 338

2.1.17.2.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: Max35Text on page 361

2.1.17.2.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: Max35Text on page 361

2.1.17.2.7.2 Garnishee <Grnshee>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher.

Garnishee <Grnshee> contains the following elements (see <u>PartyIdentification272 on page 260</u> for details)

Index	Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
		Name <Nm>	[0..1]	Text		261
		PostalAddress <PstlAdr>	[0..1]	±		262
		Identification <Id>	[0..1]			262
	{Or	OrganisationIdentification <OrgId>	[1..1]			263
		AnyBIC <AnyBIC>	[0..1]	IdentifierSet		264
		LEI <LEI>	[0..1]	IdentifierSet		264
		Other <Othr>	[0..*]			264
		Identification <Id>	[1..1]	Text		264
		SchemeName <SchmeNm>	[0..1]			265
	{Or	Code <Cd>	[1..1]	CodeSet		265
	Or}	Proprietary <Prtry>	[1..1]	Text		265
		Issuer <Issr>	[0..1]	Text		265
	Or}	PrivateIdentification <PrvtId>	[1..1]			265
		DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			266
		BirthDate <BirthDt>	[1..1]	Date		266
		ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		266
		CityOfBirth <CityOfBirth>	[1..1]	Text		266
		CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		267
		Other <Othr>	[0..*]			267
		Identification <Id>	[1..1]	Text		267
		SchemeName <SchmeNm>	[0..1]			267
	{Or	Code <Cd>	[1..1]	CodeSet		267
	Or}	Proprietary <Prtry>	[1..1]	Text		268
		Issuer <Issr>	[0..1]	Text		268
		CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		268
		ContactDetails <CtctDtls>	[0..1]	±		268

2.1.17.2.7.3 GarnishmentAdministrator <GrnshmtAdmstr>

Presence: [0..1]

Definition: Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

GarnishmentAdministrator <GrnshmtAdmstr> contains the following elements (see PartyIdentification272 on page 260 for details)

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Name *<Nm>*	[0..1]	Text		261
		PostalAddress *<PstlAdr>*	[0..1]	±		262
		Identification *<Id>*	[0..1]			262
	{Or	OrganisationIdentification *<OrgId>*	[1..1]			263
		AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		264
		LEI *<LEI>*	[0..1]	IdentifierSet		264
		Other *<Othr>*	[0..*]			264
		Identification *<Id>*	[1..1]	Text		264
		SchemeName *<SchmeNm>*	[0..1]			265
	{Or	Code *<Cd>*	[1..1]	CodeSet		265
	Or}	Proprietary *<Prtry>*	[1..1]	Text		265
		Issuer *<Issr>*	[0..1]	Text		265
	Or}	PrivateIdentification *<PrvtId>*	[1..1]			265
		DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			266
		BirthDate *<BirthDt>*	[1..1]	Date		266
		ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		266
		CityOfBirth *<CityOfBirth>*	[1..1]	Text		266
		CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		267
		Other *<Othr>*	[0..*]			267
		Identification *<Id>*	[1..1]	Text		267
		SchemeName *<SchmeNm>*	[0..1]			267
	{Or	Code *<Cd>*	[1..1]	CodeSet		267
	Or}	Proprietary *<Prtry>*	[1..1]	Text		268
		Issuer *<Issr>*	[0..1]	Text		268
		CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		268
		ContactDetails *<CtctDtls>*	[0..1]	±		268

2.1.17.2.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: Max140Text on page 360

2.1.17.2.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: ISODate on page 355

2.1.17.2.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: ActiveOrHistoricCurrencyAndAmount on page 323

2.1.17.2.7.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

Presence: [0..1]

Definition: Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

Datatype: One of the following values must be used (see TrueFalseIndicator on page 357):

- *Meaning When True:* True

- *Meaning When False:* False

2.1.17.2.7.8 EmployeeTerminationIndicator <MplyeeTermntnInd>

Presence: [0..1]

Definition: Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

Datatype: One of the following values must be used (see TrueFalseIndicator on page 357):

- *Meaning When True:* True

- *Meaning When False:* False

2.1.17.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: Max140Text on page 360

2.1.18 System Identification

2.1.18.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	{Or	Code <*Cd*>	[1..1]	CodeSet		320
	Or}	Proprietary <*Prtry*>	[1..1]	Text		320

2.1.18.1.1 Code <Cd>

Presence: [1..1]

Definition: Identification of a clearing system, in a coded form as published in an external list.

Datatype: ExternalClearingSystemIdentification1Code on page 333

2.1.18.1.2 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 361

2.1.19 Tax

2.1.19.1 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

Index	Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
		TaxIdentification <*TaxId*>	[0..1]	Text		320
		RegistrationIdentification <*RegnId*>	[0..1]	Text		320
		TaxType <*TaxTp*>	[0..1]	Text		320
		Authorisation <*Authstn*>	[0..1]			321
		Title <*Titl*>	[0..1]	Text		321
		Name <*Nm*>	[0..1]	Text		321

2.1.19.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: Max35Text on page 361

2.1.19.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: Max35Text on page 361

2.1.19.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: Max35Text on page 361

2.1.19.1.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		Title *<Titl>*	[0..1]	Text		321
		Name *<Nm>*	[0..1]	Text		321

2.1.19.1.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: Max35Text on page 361

2.1.19.1.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: Max140Text on page 360

2.1.19.2 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

Index	Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
		TaxIdentification *<TaxId>*	[0..1]	Text		321
		RegistrationIdentification *<RegnId>*	[0..1]	Text		321
		TaxType *<TaxTp>*	[0..1]	Text		321

2.1.19.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: Max35Text on page 361

2.1.19.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: Max35Text on page 361

2.1.19.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: <u>Max35Text on page 361</u>

2.2 Message Datatypes

2.2.1 Amount

2.2.1.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	ActiveCurrencyCode on page 324

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00005

  – *Error Text:* Invalid currency code

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

2.2.1.2 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	ActiveOrHistoricCurrencyCode on page 324

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

2.2.2　　　Binary

2.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

2.2.3 CodeSet

2.2.3.1 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00005

  – *Error Text:* Invalid currency code

Restricts

ParentCurrencyCode on page 348

2.2.3.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

Restricts

ParentCurrencyCode on page 348

2.2.3.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

Restricts

AddressTypeCode on page 325

2.2.3.4 AddressTypeCode

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

Is restricted by

2.2.3.5 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: CodeSet

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.
CRDT	Credit	Operation is an increase.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.

Is restricted by

2.2.3.6 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Restricts

2.2.3.7 AuthorisationCode

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Is restricted by

2.2.3.8 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

Restricts

2.2.3.9 ChargeBearerTypeCode

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

Is restricted by

ChargeBearerType1Code on page 327

2.2.3.10 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

Restricts

ClearingChannelCode on page 328

2.2.3.11 ClearingChannelCode

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

CodeName	Name	Definition
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

Is restricted by

2.2.3.12 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern	[A-Z]{2,2}

Constraints

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00004

  – *Error Text:* Invalid Country Code.

2.2.3.13 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

Restricts

2.2.3.14 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalAccountIdentificationCode on page 330

2.2.3.15 ExternalAccountIdentificationCode

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalAccountIdentification1Code on page 329

2.2.3.16 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalCashAccountTypeCode on page 330

2.2.3.17 ExternalCashAccountTypeCode

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

| minLength | 1 |
| maxLength | 4 |

Is restricted by

ExternalCashAccountType1Code on page 330

2.2.3.18 ExternalCashClearingSystem1Code

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

| minLength | 1 |
| maxLength | 3 |

Restricts

ExternalCashClearingSystemCode on page 331

2.2.3.19 ExternalCashClearingSystemCode

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

| minLength | 1 |
| maxLength | 4 |

Is restricted by

ExternalCashClearingSystem1Code on page 331

2.2.3.20 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalCategoryPurposeCode on page 332

2.2.3.21 ExternalCategoryPurposeCode

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalCategoryPurpose1Code on page 331

2.2.3.22 ExternalChargeType1Code

Definition: Specifies the nature, or use, of the charges in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalChargeTypeCode on page 332

2.2.3.23 ExternalChargeTypeCode

Definition: Specifies the nature, or use, of the charges in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code set published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalChargeType1Code on page 332

2.2.3.24 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	5

Restricts

ExternalClearingSystemIdentificationCode on page 333

2.2.3.25 ExternalClearingSystemIdentificationCode

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	5

Is restricted by

ExternalClearingSystemIdentification1Code on page 333

2.2.3.26 ExternalCreditorAgentInstruction1Code

Definition: Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalCreditorAgentInstructionCode on page 334

2.2.3.27 **ExternalCreditorAgentInstructionCode**

Definition: Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalCreditorAgentInstruction1Code on page 333

2.2.3.28 **ExternalCreditorReferenceType1Code**

Definition: Specifies the type of creditor reference as published in an external creditor reference type code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalCreditorReferenceTypeCode on page 334

2.2.3.29 **ExternalCreditorReferenceTypeCode**

Definition: Specifies the type of creditor reference as published in an external creditor reference type code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalCreditorReferenceType1Code on page 334

2.2.3.30 ExternalDateType1Code

Definition: Defines the type of date, as published in an external date type code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalDateTypeCode on page 335

2.2.3.31 ExternalDateTypeCode

Definition: Defines the type of date, as published in an external date type code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalDateType1Code on page 335

2.2.3.32 ExternalDocumentAmountType1Code

Definition: Specifies the nature, or use, of the amount, as published in an external document amount type code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalDocumentAmountTypeCode on page 336

2.2.3.33 ExternalDocumentAmountTypeCode

Definition: Specifies the nature, or use, of the amount, as published in an external document amount type code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalDocumentAmountType1Code on page 335

2.2.3.34 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalDocumentLineTypeCode on page 336

2.2.3.35 ExternalDocumentLineTypeCode

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalDocumentLineType1Code on page 336

2.2.3.36 ExternalDocumentType1Code

Definition: Specifies the document type as published in an external document type code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalDocumentTypeCode on page 337

2.2.3.37 ExternalDocumentTypeCode

Definition: Specifies the document type as published in an external document type code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalDocumentType1Code on page 336

2.2.3.38 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalFinancialInstitutionIdentificationCode on page 337

2.2.3.39 ExternalFinancialInstitutionIdentificationCode

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalFinancialInstitutionIdentification1Code on page 337

2.2.3.40 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalGarnishmentTypeCode on page 338

2.2.3.41 ExternalGarnishmentTypeCode

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalGarnishmentType1Code on page 338

2.2.3.42 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	35

Restricts

ExternalLocalInstrumentCode on page 339

2.2.3.43 ExternalLocalInstrumentCode

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	35

Is restricted by

ExternalLocalInstrument1Code on page 338

2.2.3.44 ExternalMandateSetupReason1Code

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalMandateSetupReasonCode on page 339

2.2.3.45 ExternalMandateSetupReasonCode

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalMandateSetupReason1Code on page 339

2.2.3.46 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalOrganisationIdentificationCode on page 340

2.2.3.47 ExternalOrganisationIdentificationCode

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalOrganisationIdentification1Code on page 340

2.2.3.48 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

2.2.3.49 ExternalPersonIdentificationCode

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

2.2.3.50 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

2.2.3.51 ExternalProxyAccountTypeCode

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalProxyAccountType1Code on page 341

2.2.3.52 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

ExternalPurposeCode on page 342

2.2.3.53 ExternalPurposeCode

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalPurpose1Code on page 342

2.2.3.54 ExternalReturnReason1Code

Definition: Specifies the return reason, as published in an external return reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

2.2.3.55 ExternalReturnReasonCode

Definition: Specifies the return reason, as published in an external return reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

2.2.3.56 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Restricts

2.2.3.57 ExternalServiceLevelCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

Is restricted by

ExternalServiceLevel1Code on page 343

2.2.3.58 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

Restricts

FrequencyCode on page 344

2.2.3.59 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.

CodeName	Name	Definition
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
OVNG	Overnight	Event takes place overnight.
TEND	TenDays	Event takes place every ten business days.
FRTN	Fortnightly	Event takes place every two weeks.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
NEVR	Never	Event does never take place.
RATE	Rate	Event takes place based on a change of a rate.
CRED	OnCreditEvent	Event occurs due to a credit event occurring for an issuer.
UPFR	Upfront	Event that takes place at the initiation of a trade or agreement.
EXPI	OnExpiry	Event occurs on expiry of a financial contract.
HOUL	Hourly	Event takes place every hours.
TRIL	TriAnnual	Event takes place every four months or three times a year.
BIMN	Bimonthly	Event takes place every two months or six times a year.
ODMD	OnDemand	Event takes place on demand.
SHFT	Shift	Event associated with a shift.
TWWK	TwiceAWeek	Two times a week

Is restricted by

Frequency6Code on page 344

2.2.3.60 Instruction4Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

Restricts

InstructionCode on page 346

2.2.3.61 InstructionCode

Definition: Specifies further instructions concerning the processing of a payment instruction.

Type: CodeSet

CodeName	Name	Definition
PBEN	PayTheBeneficiary	(Ultimate) creditor to be paid only after verification of identity.
TTIL	TimeTill	Payment instruction is valid and eligible for execution until the date and time stipulated. Otherwise, the payment instruction will be rejected.
TFRO	TimeFrom	Payment instruction will be valid and eligible for execution from the date and time stipulated.
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

Is restricted by

Instruction4Code on page 345

2.2.3.62 MandateClassification1Code

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

Restricts

MandateClassificationCode on page 347

2.2.3.63 MandateClassificationCode

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
VARI	Variable	Direct debit amount is variable.
USGB	UsageBased	Direct debit amount is based on usage.

Is restricted by

MandateClassification1Code on page 346

2.2.3.64 NamePrefix2Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

Restricts

NamePrefixCode on page 347

2.2.3.65 NamePrefixCode

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MIST	Mister	Title of the person is Mister or Mr.
MISS	Miss	Title of the person is Miss.
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

Is restricted by

NamePrefix2Code on page 347

2.2.3.66 ParentCurrencyCode

Definition: Code allocated to a currency, by a maintenance agency, under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Is restricted by

ActiveCurrencyCode on page 324, ActiveOrHistoricCurrencyCode on page 324

2.2.3.67 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 348

2.2.3.68 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

CodeName	Name	Definition
		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.
DIRE	Direct	Direct method.
CLAS	Classical	Classical method.

Is restricted by

2.2.3.69 PreferredContactMethod2Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

Restricts

2.2.3.70 PreferredContactMethodCode

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.

CodeName	Name	Definition
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.

Is restricted by

PreferredContactMethod2Code on page 349

2.2.3.71 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 350

2.2.3.72 Priority3Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

Restricts

PriorityCode on page 350

2.2.3.73 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.

CodeName	Name	Definition
LOWW	Low	Priority level is low.

Is restricted by

2.2.3.74 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

Restricts

2.2.3.75 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

2.2.3.76 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

Restricts

2.2.3.77 SettlementMethodCode

Definition: Specifies the method used to settle the payment instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

Is restricted by

2.2.3.78 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

Restricts

2.2.3.79 TaxRecordPeriodCode

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

Is restricted by

TaxRecordPeriod1Code on page 352

2.2.4 Date

2.2.4.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

2.2.5 DateTime

2.2.5.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

2.2.6 IdentifierSet

2.2.6.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern   [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00008

– *Error Text:* Invalid BIC.

2.2.6.2 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern   [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00001

– *Error Text:* Invalid FI BIC.

2.2.6.3 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

Identification scheme: National Banking Association; International Bank Account Number (ISO 13616)

Format

pattern   [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Constraints

- **IBAN**

  A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00003

  – *Error Text:* Invalid IBAN format or invalid check digits.

2.2.6.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern	[A-Z0-9]{18,18}[0-9]{2,2}

2.2.6.5 UUIDv4Identifier

Definition: Universally Unique IDentifier (UUID) version 4, as described in IETC RFC 4122 "Universally Unique IDentifier (UUID) URN Namespace".

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

2.2.7   Indicator

2.2.7.1 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

2.2.7.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

2.2.8　SchemaType

2.2.8.1 hexBinary

Definition: W3C XML Schema Built-in datatype "hexBinary".(Refer to the W3C recommendation on XML Schema)

Type: SchemaType

2.2.9　Quantity

2.2.9.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

2.2.9.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

2.2.10　Rate

2.2.10.1 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

2.2.10.2 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

2.2.11 Text

2.2.11.1 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}

2.2.11.2 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern	[a-zA-Z0-9]{4}

2.2.11.3 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

2.2.11.4 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1

maxLength   105

2.2.11.5 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength   1

maxLength   128

2.2.11.6 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength   1

maxLength   140

2.2.11.7 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern   [0-9]{1,15}

2.2.11.8 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength   1

maxLength   16

2.2.11.9 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength   1

maxLength   2048

2.2.11.10 Max256Text

Definition: Specifies a character string with a maximum length of 256 characters.

Type: Text

Format

minLength	1
maxLength	256

2.2.11.11 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

2.2.11.12 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

2.2.11.13 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

2.2.11.14 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

2.2.11.15 Max52Text

Definition: Specifies a character string with a maximum length of 52 characters.

Type: Text

Format

minLength	1
maxLength	52

2.2.11.16 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

2.2.11.17 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}

2.2.11.18 SHA256SignatureText

Definition: Specifies a character string with an exact length of 32 binary bytes (64 hexadecimal text characters).

Used only for hex binary data only, supports only characters A-F and 0-9.

Type: Text

Format

pattern	([0-9A-F][0-9A-F]){32}

2.2.12　　　Time

2.2.12.1 ISOTime

Definition: A particular point in the progression of time in a calendar day expressed in either UTC time format (hh:mm:ss.sssZ), local time with UTC offset format (hh:mm:ss.sss+/-hh:mm), or local time format

(hh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: Time

2.2.13   Year

2.2.13.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year

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