

Payments Business  
Electronic Banking Services

SEPA Credit Transfers file layout

**Pain.001.001.09**

## 1. LATEST UPDATES

Version	Date	Description
8.3	12.04.23	Removal of PENS and SSBE from Purpose Category Codes Updated formatting
8.4	11.07.23	Removal of encryption requirements from "Section 10 – Filenames"
8.5	01.09.23	Reference IDs format change for the following: MsgId, InstrId and EndtoEndId
8.6	29.09.23	Update to the identifiers
8.7	23.01.25	Update to version 9

## 2. INTRODUCTION

The Single Euro Payments Area (SEPA) project is an initiative aimed to establish a truly integrated European payments landscape where euro payments are subject to a uniform set of standards, rules and conditions and can circulate as easily, quickly, securely and efficiently as in national markets today. The SEPA Credit Transfer Schemes enable consumers to make cross-border credit payments throughout the Euro Payments Area (SEPA) countries. The transfer of funds (money) between the debtor's bank and the creditor's bank always takes place in the euro currency

This document describes the Implementation Guide for SEPA Credit Transfers in Bank of Valletta. The purpose of this guide is to provide guidance for how information should be structured for the exchange between the customer and Bank of Valletta. The file structure is based on ISO standard pain.001.001.09. Through this file structure Bank of Valletta customers can initiate Credit Transfers to Bank of Valletta and any Bank local or foreign within the SEPA region. The main change from the previous version is that v9 supports more structured fields in the postal address than the previous versions. The provision of a structured address about the payee for payments must comply with requirements below:

- 1) Data element "Address Line" <Adrline> cannot be used.
- 2) The Data elements "Town Name" <TwnNm> and "Country" <Ctry> must be used.
- 3) Others Data elements like "Street Name" <StrtNm>,"Building Number" <BldgNb>,"Building Name" <BldgNm> , "Post Code" <PstCd> etc may be used depending on the components of the Address.

## 3. GLOSSARY

Term	Description
BIC	Bank Identifier Code. The worldwide unique identifier for a Bank.
Creditor	The individual or organization whose Bank account is credited via a Credit Transfer.
Credit Instruction record	A Credit Instruction record is a message that is sent from a Debtor to a Creditor. The effect of a Credit Instruction is to cause a Creditor's account to be credited.
Debtor	The individual or organization initiating a Credit Instruction.
Execution Date	The date at which the debtor requests the clearing agent to process the payment.
File Header record	Present only once at the beginning of the file and provides details for the whole file

File Trailer record	Present only once at the end of the file
ISO20022	A standard which provides the financial industry with a common platform for the development of messages in a standardized XML syntax.
Payment Information record	This controls the details pertaining to the Credit Instruction records following the Payment Information record.
Payee	A payee simply refers to anyone who receives funds from a payer

## 4. ISO standard pain.001.001.09 file for SEPA Credit Transfers

The file has one instance of a "File Header Block" as described in section 6-4 below and then there can be multiple instances of "Payment Information" block which consists of a "Payment Information Record" as described in section 7 below followed by a number of "Credit Instruction Records" as described in section 8 below. Each "Payment Information" block starts by tag **<PmtInf>** and ends with tag **</PmtInf>**.

The file is structured as an XML file using ISO standard pain.001.001.09 standard as follows:

XML Tags	Refer to section 5 below
File Header Record	Refer to section 6 below
Payment Information Record	Refer to section 7 below
Credit Instruction Record	Refer to section 8 below
Credit Instruction Record	Refer to section 8 below
Credit Instruction Record	Refer to section 8 below
Etc. (Additional Credit Instruction Records as required)	
<b>&lt;/PmtInf&gt;</b>	
Payment Information Record	Refer to section 7 below
Credit Instruction Record	Refer to section 8 below
Credit Instruction Record	Refer to section 8 below
Credit Instruction Record	Refer to section 8 below
Etc. (Additional Credit Instruction Records as required)	
<b>&lt;/PmtInf&gt;</b>	
Etc. (Additional Payment Information Records as required)	
XML Tags	Refer to section 9 below

## 5. XML Tags

	Field Description	Field Properties
<?xml version="1.0" encoding="utf-8" ?>	Constant Value	
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">	Constant Value	
<CstmrCdtTrfInItN>	Constant Value	

## 6. Header Record

	Field Description	Field Properties
<GrpHdr>	Constant Value	
	Debtor's <b>unique identifier</b> of the submitted file/bulk.	Length: 1-35.  Characters allowed:  a b c d e f g h i j k l m n o p q r s t u v w x y z  A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  0 1 2 3 4 5 6 7 8 9  / - ? : ( ) . , ' +  No leading, internal, and trailing spaces allowed.
<MsgId>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXX</MsgId>		

		No "/" at the beginning and end of line and double slash "/" within the line allowed.  To have the following pattern: ([0-9a-zA-Z\-\.\?:\(\)\.,'\+]/)?([0-9a-zA-Z\-\.\?:\(\)\.,'\+]/?) * [0-9a-zA-Z\-\.\?:\(\)\.,'\+]?)
<CreDtTm>YYYY-MM-DDTHH:MM:SS</CreDtTm>	The date and time when the file was created by the debtor.	ISO Date & Time E.g.: 2020-11-19T08:30:47
<NbOfTxS>999</NbOfTxS>	Total number of transactions included in the file	Length: 1-15.  Content: "[0-9] "
<CtrlSum>99999.99</CtrlSum>	The sum of all transactions listed in this file.	Length: 1-18 digits including 2 decimal digits
<InitgPty>	Constant Value	
<Nm>XXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXX</Nm>	Name by which debtor is known as well as the name that is used to identify the debtor who initiated the payment.	Length: 1-70  Content: ([A-Za-z0-9][+\?\ /\- :\ \( \) \. ' \"}] {1,70}
<Id>	Constant Value	
<Orgld>	Constant Value	
<Othr>	Constant Value	
<ld>XXXXXXXXXXXX</ld>	Should only record the subscriber code given by BOV. This is case sensitive and only upper case is allowed.	
</Othr>	Constant Value	
</Orgld>	Constant Value	
</ld>	Constant Value	
</InitgPty>	Constant Value	
</GrpHdr>	Constant Value	

Grey fields denote the variable fields. The File Header Block is only created once per file at the start of the file.

## 7. Payment Information Record

<PmtInf>	Constant Value	
<PmtInfId>99999999999999999999</PmtInfId>	Unique identification as assigned by debtor to identify the payment information group within the message.	Length: 1-35. Content: "([A-Za-z0-9] [\\? / \\- \\: \\( \\) \\. ' '])"
<PmtMtd>TRF</PmtMtd>	Constant Value	
<BtchBookg>XXXXX</BtchBookg>	If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested.	Only 'true' or 'false' is to be inserted in this field.
<NbOfTx>99999</NbOfTx>	Number of transactions in payment information block	Length: 1-15. Content: "[0-9] "
<CtrlSum>99999.99</CtrlSum>	Value of transactions in payment information block	Length: 1-18 digits including 2 decimal digits
<PmtTplnf>	Constant Value	
<SvcLvl>	Constant Value	
<Cd>SEPA</Cd>	Constant Value	
</SvcLvl>	Constant Value	
</PmtTplnf>	Constant Value	
<ReqdExctnDt>	Required Execution date at which the debtor requests BOV to process the payment.	YYYY for the year MM for the month DD for the day
<Dt> YYYY-MM-DD </Dt>		
</ReqdExctnDt>		
<Dbtr>	Constant Value	
<Nm>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXX</Nm>	Name by which debtor is known as well as the name that is used to identify the debtor who initiated the payment.	Length: 1-70 Content: ([A-Za-z0-9] +[\\? / \\- \\: \\( \\) \\. ' \\s]){1,70}



</Dbtr>	Constant Value	
<DbtrAcct>	Constant Value	
<Id>	Constant Value	
<IBAN>MT99VALL99999999999999999999999</IBAN>	Debtor's IBAN	
</Id>	Constant Value	
</DbtrAcct>	Constant Value	
<DbtrAgt>	Constant Value	
<FinInstnId>	Constant Value	
<BICFI>VALLMTMT</BICFI>	Debtor's BIC	
</FinInstnId>	Constant Value	
</DbtrAgt>	Constant Value	

Grey fields denote the variable fields. The Payment Information Block can reside once or multiple times within the file following by a set of Credit Instruction Record.

## 8. Credit Instruction Record

<CdtTrfTxInf>	Constant Value	
<PmtId>	Constant Value	
<InstrId>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXX</InstrId>	Transaction identification assigned by the debtor to identify the transaction	Length: 1-35.  Characters allowed:  a b c d e f g h i j k l m n o p q r s t u v w x y z  A B C D E F G H I J K L M N O P Q R S T U V W

		<p>XYZ</p> <p>0 1 2 3 4 5 6 7 8 9</p> <p>/ - ? : ( ) . , ' +</p> <p>No leading, internal, and trailing spaces allowed.</p> <p>No "/" at the beginning and end of line and double slash "/" within the line allowed.</p> <p>To have the following pattern: ([0-9a-zA-Z\-\?\:\(\)\.,'\+]/?([0-9a-zA-Z\-\?\:\(\)\.,'\+]/?)*[0-9a-zA-Z\-\?\:\(\)\.,'\+])?)</p>
<p>&lt;EndToEndId&gt;XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXX&lt;/EndToEndId&gt;</p>	<p>Unique identification assigned by the debtor to identify the transaction.</p>	<p>Length: 1-35.</p> <p>Characters allowed:</p> <p>a b c d e f g h i j k l m n o p q r s t u v w x y z</p> <p>A B C D E F G H I J K L M N O P Q R S T U V W X Y Z</p> <p>0 1 2 3 4 5 6 7 8 9</p> <p>/ - ? : ( ) . , ' +</p> <p>No leading, internal, and trailing spaces allowed.</p> <p>No "/" at the beginning and end of line and double slash "/" within the line allowed.</p> <p>To have the following pattern: ([0-9a-zA-Z\-\?\:\(\)\.,'\+]/?([0-9a-zA-Z\-\?\:\(\)\.,'\+]/?)*[0-9a-zA-Z\-\?\:\(\)\.,'\+])?)</p>
</PmtId>	Constant Value	
<Amt>	Constant Value	

[illegible]

XXXXXXX</IBAN>		
</Id>	Constant Value	
</CdtrAcct>	Constant Value	
<Purp>	Constant Value	
<Cd>XXXX</Cd>	The list of codes to be inserted can be found in section 10 below	Refer to pages 12 and 13 for update.
</Purp>	Constant Value	
<RmtInf>	Constant Value	
<Ustrd>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXX</Ustrd>	Transactions Details, which will be shown on creditor's statement. This is mandatory (mandatory)	Length: 1-140 Content: ([A-Za-z0-9][+ \? / \- : \\( \\) \\. ' \" s]){1,140}
</RmtInf>	Constant Value	
</CdtTrfTxInf>	Constant Value	

Grey fields denote the variable fields. Can occur multiple times within each payment information block.

To note that after the last Credit Instruction Record the following entry needs to be placed in order to close the Payment Information Record.

</PmtInf>	Constant Value	
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## 9. XML Tags

</CstmrCdtTrfInitn>	Constant Value	
</Document>	Constant Value	

## 10. Filenames

Customers must ensure that the submission of each file should have a unique file name (name plus extension) as follows:

File name: BOV\_YYYY-MM-DD-HHmmSSSS\_XXXXXX.SCT

**Where:**

YYYY            Year

MM             Month

DD             Day

HH             Hour

mm            Minute

SSSS          mille second

XXXXXX       Subscriber ID as provided by Bank of Valletta. This is unique per customer.

Example of file name where Subscriber ID is ABC123

BOV\_2020-10-25-143030095\_ABC123.SCT

## 11. Purpose Category Codes

**DIVI**    Dividend

**GOVT**   Government Payment

**INTE**    Interest

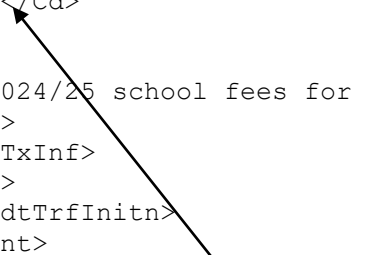
**SALA**    Salary Payment

**SUPP**    Supplier Payment

## 12. Sample XML file

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>ES04SGIDSCTOUT1113121221</MsgId>
      <CreDtTm>2024-12-12T09:59:59.999Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>28</CtrlSum>
      <InitgPty>
        <Nm>ABCD PLC</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>ABC003</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>ES04MTINFIDSCOUT1013121221</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>28</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>
        <Dt>2025-02-12</Dt>
      </ReqdExctnDt>
      <Dbtr>
        <Nm>AIRabc PLC</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>MT81VALL22013000000012345678911</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>VALLMTMT</BICFI>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>a18InstSCTOUT1136231803</InstrId>
          <EndToEndId>a18E2ESCTOUT3011231863</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">28</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BICFI>MMEBMTMTXXX</BICFI>
```

```
</FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>Ryan Seacrust</Nm>
<PstlAdr>
<StrtNm>Dom Mintoff Road</StrtNm>
<BldgNb>12</BldgNb>
<BldgNm>City Hall</BldgNm>
<PstCd>PLA 9037</PstCd>
<TwnNm>Paola</TwnNm>
<Ctry>MT</Ctry>
</PstlAdr>
</Cdtr>
<CdtrAcct>
<Id>
<IBAN>MT97MMEB44336000000012345678933</IBAN>
</Id>
</CdtrAcct>
<Purp>
<Cd>SUPP</Cd>
</Purp>
<RmtInf>
<Ustrd>2024/25 school fees for Mr Grada</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```



**Where the file is set for supplier payments, purpose code should read:**

**<Cd>SUPP</Cd>**

**Other codes can be viewed on section 11-Purpose Category Codes**

<b>DIVI</b>	Dividend
<b>GOVT</b>	Government Payment
<b>INTE</b>	Interest
<b>SALA</b>	Salary Payment
<b>SUPP</b>	Supplier Payment

## 13. Unstructured to Structured Address Conversion (Example)

Unstructured (As-is)	Structured (To-Be)
<pre> &lt;Cdtr&gt;   &lt;Nm&gt;JOHN SMITH&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;AdrLine&gt;Triq il-Kbira 10&lt;/AdrLine&gt;     &lt;AdrLine&gt;Heights,Santa Venera&lt;/AdrLine&gt;     &lt;AdrLine&gt;SVR 1011,MT&lt;/AdrLine&gt;   &lt;/PstlAdr&gt; &lt;/Cdtr&gt; </pre>	<pre> &lt;Cdtr&gt;   &lt;Nm&gt;JOHN SMITH&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;StrtNm&gt;Triq il-Kbira&lt;/StrtNm&gt;     &lt;BldgNb&gt;10&lt;/BldgNb&gt;     &lt;BldgNm&gt;Heights&lt;/BldgNm&gt;     &lt;PstCd&gt;SVR 1011&lt;/PstCd&gt;     &lt;TwnNm&gt;Santa Venera&lt;/TwnNm&gt;     &lt;Ctry&gt;MT&lt;/Ctry&gt;   &lt;/PstlAdr&gt; &lt;/Cdtr&gt; </pre>

## 14. XSD for pain.001.09 (iso20022)

```

<?xml version="1.0" encoding="UTF-8"?>
<!--Generated by Standards Editor (build:R1.6.15) on 2019 Feb 14
11:57:59, ISO 20022 version : 2013-->
<xs:schema xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
elementFormDefault="qualified"
targetNamespace="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <xs:element name="Document" type="Document"/>
  <xs:complexType name="AccountIdentification4Choice">
    <xs:choice>
      <xs:element name="IBAN" type="IBAN2007Identifier"/>
      <xs:element name="Othr"
type="GenericAccountIdentification1"/>
    </xs:choice>
  </xs:complexType>
  <xs:complexType name="AccountSchemeName1Choice">
    <xs:choice>
      <xs:element name="Cd"
type="ExternalAccountIdentification1Code"/>
      <xs:element name="Prtry" type="Max35Text"/>
    </xs:choice>
  </xs:complexType>
  <xs:simpleType
name="ActiveOrHistoricCurrencyAndAmount_SimpleType">
    <xs:restriction base="xs:decimal">
      <xs:fractionDigits value="5"/>
      <xs:totalDigits value="18"/>
      <xs:minInclusive value="0"/>
    </xs:restriction>
  </xs:simpleType>

```



```
<xs:complexType name="ActiveOrHistoricCurrencyAndAmount">
  <xs:simpleContent>
    <xs:extension
base="ActiveOrHistoricCurrencyAndAmount_SimpleType"
    <xs:attribute name="Ccy"
type="ActiveOrHistoricCurrencyCode" use="required"/>
    </xs:extension>
  </xs:simpleContent>
</xs:complexType>
<xs:simpleType name="ActiveOrHistoricCurrencyCode">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Z]{3,3}"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="AddressType2Code">
  <xs:restriction base="xs:string">
    <xs:enumeration value="ADDR"/>
    <xs:enumeration value="PBOX"/>
    <xs:enumeration value="HOME"/>
    <xs:enumeration value="BIZZ"/>
    <xs:enumeration value="MLTO"/>
    <xs:enumeration value="DLVY"/>
  </xs:restriction>
</xs:simpleType>
<xs:complexType name="AddressType3Choice">
  <xs:choice>
    <xs:element name="Cd" type="AddressType2Code"/>
    <xs:element name="Prtry"
type="GenericIdentification30"/>
  </xs:choice>
</xs:complexType>
<xs:complexType name="AmountType4Choice">
  <xs:choice>
    <xs:element name="InstdAmt"
type="ActiveOrHistoricCurrencyAndAmount"/>
    <xs:element name="EqvtAmt" type="EquivalentAmount2"/>
  </xs:choice>
</xs:complexType>
<xs:simpleType name="AnyBICDec2014Identifier">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-
9]{2,2}([A-Z0-9]{3,3}){0,1}"/>
  </xs:restriction>
</xs:simpleType>
<xs:complexType name="Authorisation1Choice">
  <xs:choice>
    <xs:element name="Cd" type="Authorisation1Code"/>
    <xs:element name="Prtry" type="Max128Text"/>
  </xs:choice>
</xs:complexType>
<xs:simpleType name="Authorisation1Code">
  <xs:restriction base="xs:string">
    <xs:enumeration value="AUTH"/>
    <xs:enumeration value="FDET"/>
    <xs:enumeration value="FSUM"/>
  </xs:restriction>
</xs:simpleType>
```

```

        <xs:enumeration value="ILEV"/>
    </xs:restriction>
</xs:simpleType>
<xs:simpleType name="BICFIIDec2014Identifier">
    <xs:restriction base="xs:string">
        <xs:pattern value="[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}"/>
    </xs:restriction>
</xs:simpleType>
<xs:simpleType name="BaseOneRate">
    <xs:restriction base="xs:decimal">
        <xs:fractionDigits value="10"/>
        <xs:totalDigits value="11"/>
    </xs:restriction>
</xs:simpleType>
<xs:simpleType name="BatchBookingIndicator">
    <xs:restriction base="xs:boolean"/>
</xs:simpleType>
<xs:complexType
name="BranchAndFinancialInstitutionIdentification6">
    <xs:sequence>
        <xs:element name="FinInstnId"
type="FinancialInstitutionIdentification18"/>
        <xs:element maxOccurs="1" minOccurs="0" name="BrnchId"
type="BranchData3"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="BranchData3">
    <xs:sequence>
        <xs:element maxOccurs="1" minOccurs="0" name="Id"
type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="LEI"
type="LEIIDentifier"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Nm"
type="Max140Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="PstlAdr"
type="PostalAddress24"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="CashAccount38">
    <xs:sequence>
        <xs:element name="Id"
type="AccountIdentification4Choice"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Tp"
type="CashAccountType2Choice"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Ccy"
type="ActiveOrHistoricCurrencyCode"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Nm"
type="Max70Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Prxy"
type="ProxyAccountIdentification1"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="CashAccountType2Choice">
    <xs:choice>
```

```

        <xs:element name="Cd"
type="ExternalCashAccountType1Code"/>
        <xs:element name="Prtry" type="Max35Text"/>
    </xs:choice>
</xs:complexType>
<xs:complexType name="CategoryPurpose1Choice">
    <xs:choice>
        <xs:element name="Cd"
type="ExternalCategoryPurpose1Code"/>
        <xs:element name="Prtry" type="Max35Text"/>
    </xs:choice>
</xs:complexType>
<xs:simpleType name="ChargeBearerType1Code">
    <xs:restriction base="xs:string">
        <xs:enumeration value="DEBT"/>
        <xs:enumeration value="CRED"/>
        <xs:enumeration value="SHAR"/>
        <xs:enumeration value="SLEV"/>
    </xs:restriction>
</xs:simpleType>
<xs:complexType name="Cheque11">
    <xs:sequence>
        <xs:element maxOccurs="1" minOccurs="0" name="ChqTp"
type="ChequeType2Code"/>
        <xs:element maxOccurs="1" minOccurs="0" name="ChqNb"
type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="ChqFr"
type="NameAndAddress16"/>
        <xs:element maxOccurs="1" minOccurs="0" name="DlvryMtd"
type="ChequeDeliveryMethod1Choice"/>
        <xs:element maxOccurs="1" minOccurs="0" name="DlvrTo"
type="NameAndAddress16"/>
        <xs:element maxOccurs="1" minOccurs="0" name="InstrPrty"
type="Priority2Code"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="ChqMtrtyDt" type="ISODate"/>
        <xs:element maxOccurs="1" minOccurs="0" name="FrmsCd"
type="Max35Text"/>
        <xs:element maxOccurs="2" minOccurs="0" name="MemoFld"
type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="RgnlClrZone" type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="PrtLctn"
type="Max35Text"/>
        <xs:element maxOccurs="5" minOccurs="0" name="Sgntr"
type="Max70Text"/>
    </xs:sequence>
</xs:complexType>
<xs:simpleType name="ChequeDelivery1Code">
    <xs:restriction base="xs:string">
        <xs:enumeration value="MLDB"/>
        <xs:enumeration value="MLCD"/>
        <xs:enumeration value="MLFA"/>
        <xs:enumeration value="CRDB"/>
        <xs:enumeration value="CRCD"/>
    </xs:restriction>
</xs:simpleType>

```

```

        <xs:enumeration value="CRFA"/>
        <xs:enumeration value="PUDB"/>
        <xs:enumeration value="PUCD"/>
        <xs:enumeration value="PUFA"/>
        <xs:enumeration value="RGDB"/>
        <xs:enumeration value="RGCD"/>
        <xs:enumeration value="RGFA"/>
    </xs:restriction>
</xs:simpleType>
<xs:complexType name="ChequeDeliveryMethod1Choice">
    <xs:choice>
        <xs:element name="Cd" type="ChequeDelivery1Code"/>
        <xs:element name="Prtry" type="Max35Text"/>
    </xs:choice>
</xs:complexType>
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        <xs:enumeration value="BCHQ"/>
        <xs:enumeration value="DRFT"/>
        <xs:enumeration value="ELDR"/>
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type="ExternalClearingSystemIdentification1Code"/>
        <xs:element name="Prtry" type="Max35Text"/>
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type="ClearingSystemIdentification2Choice"/>
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    </xs:sequence>
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type="NamePrefix2Code"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Nm"
type="Max140Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="PhneNb"
type="PhoneNumber"/>
        <xs:element maxOccurs="1" minOccurs="0" name="MobNb"
type="PhoneNumber"/>
        <xs:element maxOccurs="1" minOccurs="0" name="FaxNb"
type="PhoneNumber"/>
        <xs:element maxOccurs="1" minOccurs="0" name="EmailAdr"
type="Max2048Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="EmailPurp"
type="Max35Text"/>
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type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Rspnsblty"
type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Dept"
type="Max70Text"/>
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name="Othr" type="OtherContact1"/>
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type="PreferredContactMethod1Code"/>
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        <xs:enumeration value="DBIT"/>
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type="PaymentTypeInformation26"/>
        <xs:element name="Amt" type="AmountType4Choice"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="XchgRateInf" type="ExchangeRate1"/>
        <xs:element maxOccurs="1" minOccurs="0" name="ChrgBr"
type="ChargeBearerType1Code"/>
        <xs:element maxOccurs="1" minOccurs="0" name="ChqInstr"
type="Cheque11"/>
        <xs:element maxOccurs="1" minOccurs="0" name="UltmtDbtr"
type="PartyIdentification135"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="IntrmyAgt1"
type="BranchAndFinancialInstitutionIdentification6"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="IntrmyAgt1Acct" type="CashAccount38"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="IntrmyAgt2"
type="BranchAndFinancialInstitutionIdentification6"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="IntrmyAgt2Acct" type="CashAccount38"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="IntrmyAgt3"
type="BranchAndFinancialInstitutionIdentification6"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="IntrmyAgt3Acct" type="CashAccount38"/>
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type="BranchAndFinancialInstitutionIdentification6"/>
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        <xs:element maxOccurs="1" minOccurs="0" name="CdtrAcct"
type="CashAccount38"/>
        <xs:element maxOccurs="1" minOccurs="0" name="UltmtCdtr"
type="PartyIdentification135"/>
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name="InstrForCdtrAgt" type="InstructionForCreditorAgent1"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="InstrForDbtrAgt" type="Max140Text"/>
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type="Purpose2Choice"/>
        <xs:element maxOccurs="10" minOccurs="0"
name="RgltryRptg" type="RegulatoryReporting3"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Tax"
type="TaxInformation8"/>
        <xs:element maxOccurs="10" minOccurs="0"
name="RltdRmtInf" type="RemittanceLocation7"/>
        <xs:element maxOccurs="1" minOccurs="0" name="RmtInf"
type="RemittanceInformation16"/>
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name="SplmtryData" type="SupplementaryData1"/>
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type="Max35Text"/>
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type="Max35Text"/>
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        <xs:element name="GrpHdr" type="GroupHeader85"/>
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name="PmtInf" type="PaymentInstruction30"/>
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name="SplmtryData" type="SupplementaryData1"/>
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            <xs:element name="DtTm" type="ISODatetime"/>
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name="PrvcOfBirth" type="Max35Text"/>
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            <xs:element name="CtryOfBirth" type="CountryCode"/>
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    </xs:complexType>
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            <xs:element name="ToDt" type="ISODate"/>
        </xs:sequence>
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type="DiscountAmountType1Choice"/>
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type="ActiveOrHistoricCurrencyAndAmount"/>
        </xs:sequence>
    </xs:complexType>
    <xs:complexType name="DiscountAmountType1Choice">
        <xs:choice>
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type="ExternalDiscountAmountType1Code"/>
            <xs:element name="Prtry" type="Max35Text"/>
        </xs:choice>
    </xs:complexType>
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type="CustomerCreditTransferInitiationV09"/>
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    </xs:complexType>
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type="ActiveOrHistoricCurrencyAndAmount"/>
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type="CreditDebitCode"/>
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type="Max4Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="AddtlInf"
type="Max140Text"/>
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    <xs:sequence>
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type="DocumentLineType1"/>
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type="Max35Text"/>
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type="ISODate"/>
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name="Id" type="DocumentLineIdentification1"/>
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type="Max2048Text"/>
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type="RemittanceAmount3"/>
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<xs:complexType name="DocumentLineType1">
    <xs:sequence>
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type="DocumentLineType1Choice"/>
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type="Max35Text"/>
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</xs:complexType>
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    <xs:choice>
        <xs:element name="Cd"
type="ExternalDocumentLineType1Code"/>
        <xs:element name="Prtry" type="Max35Text"/>
    </xs:choice>
</xs:complexType>
<xs:simpleType name="DocumentType3Code">
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        <xs:enumeration value="RADM"/>
        <xs:enumeration value="RPIN"/>
        <xs:enumeration value="FXDR"/>
        <xs:enumeration value="DISP"/>
        <xs:enumeration value="PUOR"/>
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    </xs:restriction>
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    <xs:restriction base="xs:string">
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        <xs:enumeration value="MSIN"/>
        <xs:enumeration value="CNFA"/>
        <xs:enumeration value="DNFA"/>
        <xs:enumeration value="CINV"/>
        <xs:enumeration value="CREN"/>
        <xs:enumeration value="DEBN"/>
        <xs:enumeration value="HIRI"/>
        <xs:enumeration value="SBIN"/>
        <xs:enumeration value="CMCN"/>
        <xs:enumeration value="SOAC"/>
        <xs:enumeration value="DISP"/>
        <xs:enumeration value="BOLD"/>
        <xs:enumeration value="VCHR"/>
        <xs:enumeration value="AROI"/>
        <xs:enumeration value="TSUT"/>
        <xs:enumeration value="PUOR"/>
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type="ActiveOrHistoricCurrencyAndAmount"/>
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type="ActiveOrHistoricCurrencyCode"/>
    </xs:sequence>
</xs:complexType>
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        <xs:pattern value="[a-zA-Z0-9]{4}"/>
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type="ActiveOrHistoricCurrencyCode"/>
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type="BaseOneRate"/>
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type="ExchangeRateType1Code"/>
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type="Max35Text"/>
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  </xs:restriction>
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name="ExternalFinancialInstitutionIdentification1Code">
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type="ExternalFinancialInstitutionIdentification1Code"/>
    <xs:element name="Prtry" type="Max35Text"/>
  </xs:choice>
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  <xs:sequence>
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type="BICFIDec2014Identifier"/>
    <xs:element maxOccurs="1" minOccurs="0"
name="ClrSysMmbId" type="ClearingSystemMemberIdentification2"/>
    <xs:element maxOccurs="1" minOccurs="0" name="LEI"
type="LEIIDentifier"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Nm"
type="Max140Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Pst1Adr"
type="PostalAddress24"/>
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type="GenericFinancialIdentification1"/>
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  <xs:element maxOccurs="1" minOccurs="0"
name="GrnshmtAdmstr" type="PartyIdentification135"/>
  <xs:element maxOccurs="1" minOccurs="0" name="RefNb"
type="Max140Text"/>
  <xs:element maxOccurs="1" minOccurs="0" name="Dt"
type="ISODate"/>
  <xs:element maxOccurs="1" minOccurs="0" name="RmtdAmt"
type="ActiveOrHistoricCurrencyAndAmount"/>
  <xs:element maxOccurs="1" minOccurs="0"
name="FmlyMdclInsrncInd" type="TrueFalseIndicator"/>
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name="MplyeeTermtnInd" type="TrueFalseIndicator"/>
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type="GarnishmentType1Choice"/>
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type="Max35Text"/>
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type="ExternalGarnishmentType1Code"/>
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type="AccountSchemeName1Choice"/>
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type="Max35Text"/>
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type="FinancialIdentificationSchemeName1Choice"/>
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type="Max35Text"/>
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type="Max35Text"/>
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type="Max35Text"/>
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type="Authorisation1Choice"/>
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        <xs:element maxOccurs="1" minOccurs="0" name="CtrlSum"
type="DecimalNumber"/>
        <xs:element name="InitgPty"
type="PartyIdentification135"/>
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type="BranchAndFinancialInstitutionIdentification6"/>
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        <xs:enumeration value="HOLD"/>
        <xs:enumeration value="PHOB"/>
        <xs:enumeration value="TELB"/>
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type="Max140Text"/>
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    <xs:complexType name="LocalInstrument2Choice">
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type="ExternalLocalInstrument1Code"/>
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        </xs:choice>
    </xs:complexType>
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            <xs:maxLength value="128"/>
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    </xs:simpleType>
    <xs:simpleType name="Max140Text">
        <xs:restriction base="xs:string">
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    </xs:simpleType>
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        </xs:restriction>
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            <xs:maxLength value="34"/>
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        </xs:restriction>
    </xs:simpleType>
    <xs:simpleType name="Max70Text">
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    </xs:simpleType>
    <xs:complexType name="NameAndAddress16">
        <xs:sequence>
            <xs:element name="Nm" type="Max140Text"/>
            <xs:element name="Adr" type="PostalAddress24"/>
        </xs:sequence>
    </xs:complexType>
    <xs:simpleType name="NamePrefix2Code">
        <xs:restriction base="xs:string">
            <xs:enumeration value="DOCT"/>
            <xs:enumeration value="MADM"/>
            <xs:enumeration value="MISS"/>
            <xs:enumeration value="MIST"/>
            <xs:enumeration value="MIKS"/>
        </xs:restriction>
    </xs:simpleType>
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    <xs:complexType name="OrganisationIdentification29">
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type="LEIIdentifier"/>
        <xs:element maxOccurs="unbounded" minOccurs="0"
name="Othr" type="GenericOrganisationIdentification1"/>
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name="OrganisationIdentificationSchemeName1Choice">
    <xs:choice>
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type="ExternalOrganisationIdentification1Code"/>
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type="Max128Text"/>
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    <xs:choice>
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type="OrganisationIdentification29"/>
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type="PersonIdentification13"/>
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    <xs:sequence>
        <xs:element maxOccurs="1" minOccurs="0" name="Nm"
type="Max140Text"/>
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type="PostalAddress24"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Id"
type="Party38Choice"/>
        <xs:element maxOccurs="1" minOccurs="0" name="CtryOfRes"
type="CountryCode"/>
        <xs:element maxOccurs="1" minOccurs="0" name="CtctDtls"
type="Contact4"/>
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type="Max35Text"/>
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type="UIDv4Identifier"/>
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            <xs:element name="PmtMtd" type="PaymentMethod3Code"/>
            <xs:element maxOccurs="1" minOccurs="0" name="BtchBookg"
type="BatchBookingIndicator"/>
            <xs:element maxOccurs="1" minOccurs="0" name="NbOfTxS"
type="Max15NumericText"/>
            <xs:element maxOccurs="1" minOccurs="0" name="CtrlSum"
type="DecimalNumber"/>
            <xs:element maxOccurs="1" minOccurs="0" name="PmtTpInf"
type="PaymentTypeInformation26"/>
            <xs:element name="ReqdExctnDt"
type="DateAndDateTime2Choice"/>
            <xs:element maxOccurs="1" minOccurs="0"
name="PoolgAdjstmntDt" type="ISODate"/>
            <xs:element name="Dbtr" type="PartyIdentification135"/>
            <xs:element name="DbtrAcct" type="CashAccount38"/>
            <xs:element name="DbtrAgt"
type="BranchAndFinancialInstitutionIdentification6"/>
            <xs:element maxOccurs="1" minOccurs="0"
name="DbtrAgtAcct" type="CashAccount38"/>
            <xs:element maxOccurs="1" minOccurs="0"
name="InstrForDbtrAgt" type="Max140Text"/>
            <xs:element maxOccurs="1" minOccurs="0" name="UltmtDbtr"
type="PartyIdentification135"/>
            <xs:element maxOccurs="1" minOccurs="0" name="ChrgBr"
type="ChargeBearerType1Code"/>
            <xs:element maxOccurs="1" minOccurs="0" name="ChrgsAcct"
type="CashAccount38"/>
            <xs:element maxOccurs="1" minOccurs="0"
name="ChrgsAcctAgt"
type="BranchAndFinancialInstitutionIdentification6"/>
            <xs:element maxOccurs="unbounded" minOccurs="1"
name="CdtTrfTxInf" type="CreditTransferTransaction34"/>
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name="SvcLvl" type="ServiceLevel8Choice"/>
            <xs:element maxOccurs="1" minOccurs="0" name="LclInstrm"
type="LocalInstrument2Choice"/>
            <xs:element maxOccurs="1" minOccurs="0" name="CtgyPurp"
type="CategoryPurpose1Choice"/>
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    </xs:complexType>

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name="Othr" type="GenericPersonIdentification1"/>
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type="ExternalPersonIdentification1Code"/>
    <xs:element name="Prtry" type="Max35Text"/>
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type="Max70Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="SubDept"
type="Max70Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="StrtNm"
type="Max70Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="BldgNb"
type="Max16Text"/>
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type="Max35Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Flr"
type="Max70Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="PstBx"
type="Max16Text"/>
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type="Max70Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="PstCd"
type="Max16Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="TwnNm"
type="Max35Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="TwnLctnNm"
type="Max35Text"/>
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type="Max35Text"/>
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```

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        <xs:enumeration value="MAIL"/>
        <xs:enumeration value="PHON"/>
        <xs:enumeration value="FAXX"/>
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type="ExternalProxyAccountType1Code"/>
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    <xs:choice>
        <xs:element name="Cd" type="ExternalPurposelCode"/>
        <xs:element name="Prtry" type="Max35Text"/>
    </xs:choice>
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type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="RltdDt"
type="ISODate"/>
        <xs:element maxOccurs="unbounded" minOccurs="0"
name="LineDtls" type="DocumentLineInformation1"/>
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</xs:complexType>

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type="ReferredDocumentType3Choice"/>
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type="Max35Text"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="RegulatoryAuthority2">
  <xs:sequence>
    <xs:element maxOccurs="1" minOccurs="0" name="Nm"
type="Max140Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Ctry"
type="CountryCode"/>
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  <xs:sequence>
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    <xs:element maxOccurs="1" minOccurs="0" name="Authrty"
type="RegulatoryAuthority2"/>
    <xs:element maxOccurs="unbounded" minOccurs="0"
name="Dtls" type="StructuredRegulatoryReporting3"/>
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    <xs:enumeration value="DEBT"/>
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  </xs:restriction>
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name="DuePyblAmt" type="ActiveOrHistoricCurrencyAndAmount"/>
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name="DscntApldAmt" type="DiscountAmountAndType1"/>
    <xs:element maxOccurs="1" minOccurs="0"
name="CdtNoteAmt" type="ActiveOrHistoricCurrencyAndAmount"/>
    <xs:element maxOccurs="unbounded" minOccurs="0"
name="TaxAmt" type="TaxAmountAndType1"/>
    <xs:element maxOccurs="unbounded" minOccurs="0"
name="AdjstmntAmtAndRsn" type="DocumentAdjustment1"/>
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type="ActiveOrHistoricCurrencyAndAmount"/>
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</xs:complexType>
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name="DscntApldAmt" type="DiscountAmountAndType1"/>
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name="CdtNoteAmt" type="ActiveOrHistoricCurrencyAndAmount"/>
    <xs:element maxOccurs="unbounded" minOccurs="0"
name="TaxAmt" type="TaxAmountAndType1"/>
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name="AdjstmntAmtAndRsn" type="DocumentAdjustment1"/>
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type="ActiveOrHistoricCurrencyAndAmount"/>
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</xs:complexType>
<xs:complexType name="RemittanceInformation16">
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  </xs:sequence>
</xs:complexType>
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type="Max35Text"/>
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name="RmtLctnDtls" type="RemittanceLocationData1"/>
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</xs:complexType>
<xs:complexType name="RemittanceLocationData1">
  <xs:sequence>
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type="RemittanceLocationMethod2Code"/>
    <xs:element maxOccurs="1" minOccurs="0"
name="ElctrncAdr" type="Max2048Text"/>
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type="NameAndAddress16"/>
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</xs:complexType>
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    <xs:enumeration value="EDIC"/>
    <xs:enumeration value="URID"/>
    <xs:enumeration value="EMAL"/>
    <xs:enumeration value="POST"/>
    <xs:enumeration value="SMSM"/>
  </xs:restriction>
</xs:simpleType>
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    <xs:element name="Cd" type="ExternalServiceLevel1Code"/>
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        <xs:element name="Prtry" type="Max35Text"/>
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type="Max35Text"/>
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type="ISODate"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Ctry"
type="CountryCode"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Cd"
type="Max10Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Amt"
type="ActiveOrHistoricCurrencyAndAmount"/>
        <xs:element maxOccurs="unbounded" minOccurs="0"
name="Inf" type="Max35Text"/>
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    <xs:complexType name="StructuredRemittanceInformation16">
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name="RfrdDocInf" type="ReferredDocumentInformation7"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="RfrdDocAmt" type="RemittanceAmount2"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="CdtrRefInf" type="CreditorReferenceInformation2"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Invcr"
type="PartyIdentification135"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Invcee"
type="PartyIdentification135"/>
        <xs:element maxOccurs="1" minOccurs="0" name="TaxRmt"
type="TaxInformation7"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="GrnshmtRmt" type="Garnishment3"/>
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name="AddtlRmtInf" type="Max140Text"/>
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type="Max350Text"/>
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type="SupplementaryDataEnvelope1"/>
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    </xs:complexType>
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        <xs:element maxOccurs="1" minOccurs="0" name="Rate"
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name="TaxblBaseAmt" type="ActiveOrHistoricCurrencyAndAmount"/>
        <xs:element maxOccurs="1" minOccurs="0" name="TtlAmt"
type="ActiveOrHistoricCurrencyAndAmount"/>
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name="Dtls" type="TaxRecordDetails2"/>
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type="TaxAmountType1Choice"/>
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type="ActiveOrHistoricCurrencyAndAmount"/>
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<xs:complexType name="TaxAmountType1Choice">
    <xs:choice>
        <xs:element name="Cd"
type="ExternalTaxAmountType1Code"/>
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        <xs:element maxOccurs="1" minOccurs="0" name="Titl"
type="Max35Text"/>
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type="Max140Text"/>
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type="TaxParty1"/>
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type="TaxParty2"/>
        <xs:element maxOccurs="1" minOccurs="0" name="UltmtDbtr"
type="TaxParty2"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="AdmstnZone" type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="RefNb"
type="Max140Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Mtd"
type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="TtlTaxblBaseAmt" type="ActiveOrHistoricCurrencyAndAmount"/>
        <xs:element maxOccurs="1" minOccurs="0" name="TtlTaxAmt"
type="ActiveOrHistoricCurrencyAndAmount"/>
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type="ISODate"/>
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type="Number"/>
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</xs:complexType>

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    <xs:sequence>
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type="TaxParty1"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Dbtr"
type="TaxParty2"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="AdmstnZone" type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="RefNb"
type="Max140Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Mtd"
type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0"
name="TtlTaxblBaseAmt" type="ActiveOrHistoricCurrencyAndAmount"/>
        <xs:element maxOccurs="1" minOccurs="0" name="TtlTaxAmt"
type="ActiveOrHistoricCurrencyAndAmount"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Dt"
type="ISODate"/>
        <xs:element maxOccurs="1" minOccurs="0" name="SeqNb"
type="Number"/>
        <xs:element maxOccurs="unbounded" minOccurs="0"
name="Rcrd" type="TaxRecord2"/>
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type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="RegnId"
type="Max35Text"/>
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type="Max35Text"/>
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<xs:complexType name="TaxParty2">
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type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="RegnId"
type="Max35Text"/>
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type="Max35Text"/>
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type="TaxAuthorisation1"/>
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    <xs:sequence>
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type="ISODate"/>
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        <xs:element maxOccurs="1" minOccurs="0" name="Tp"
type="TaxRecordPeriod1Code"/>
        <xs:element maxOccurs="1" minOccurs="0" name="FrToDt"
type="DatePeriod2"/>
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    <xs:sequence>
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type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Ctgy"
type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="CtgyDtls"
type="Max35Text"/>
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type="Max35Text"/>
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type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="FrmsCd"
type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Prd"
type="TaxPeriod2"/>
        <xs:element maxOccurs="1" minOccurs="0" name="TaxAmt"
type="TaxAmount2"/>
        <xs:element maxOccurs="1" minOccurs="0" name="AddtlInf"
type="Max140Text"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="TaxRecordDetails2">
    <xs:sequence>
        <xs:element maxOccurs="1" minOccurs="0" name="Prd"
type="TaxPeriod2"/>
        <xs:element name="Amt"
type="ActiveOrHistoricCurrencyAndAmount"/>
    </xs:sequence>
</xs:complexType>
<xs:simpleType name="TaxRecordPeriod1Code">
    <xs:restriction base="xs:string">
        <xs:enumeration value="MM01"/>
        <xs:enumeration value="MM02"/>
        <xs:enumeration value="MM03"/>
        <xs:enumeration value="MM04"/>
        <xs:enumeration value="MM05"/>
        <xs:enumeration value="MM06"/>
        <xs:enumeration value="MM07"/>
        <xs:enumeration value="MM08"/>
        <xs:enumeration value="MM09"/>
        <xs:enumeration value="MM10"/>
        <xs:enumeration value="MM11"/>
        <xs:enumeration value="MM12"/>
        <xs:enumeration value="QTR1"/>
        <xs:enumeration value="QTR2"/>
        <xs:enumeration value="QTR3"/>
        <xs:enumeration value="QTR4"/>
        <xs:enumeration value="HLF1"/>
    </xs:restriction>
</xs:simpleType>

```

```
        <xs:enumeration value="HLF2"/>
      </xs:restriction>
    </xs:simpleType>
    <xs:simpleType name="TrueFalseIndicator">
      <xs:restriction base="xs:boolean"/>
    </xs:simpleType>
    <xs:simpleType name="UUIDv4Identifier">
      <xs:restriction base="xs:string">
        <xs:pattern value="[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}"/>
      </xs:restriction>
    </xs:simpleType>
  </xs:schema>
```

## 15. PAIN002 Rejects File

Due to the upgrade from pain.001.001.03 to pain.001.001.09, the corresponding reject files will now change from pain.002.001.03 to pain.002.001.10.