

ISO 20022

Payments - Maintenance 2009

Approved by the Payments SEG on 30 March 2009

Message Definition Report

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Overview

Scope

This document describes a set of ISO 20022 message definitions. The messages have been submitted by ISTH for the Payments Initiation and Bank-To-Customer Cash Management business areas and by SWIFT for the Payments Clearing and Settlement business area. The messages have been approved by the ISO 20022 Payments Standards Evaluation Group as ISO 20022 messages on 30 March 2009.

The maintained thirteen message definitions can be used for Payments and Bank-To- Customer Cash Management activities. The original message definitions were approved by the Payments Standards Evaluation Group as ISO 20022 message definitions in September 2006.

List of change requests

A complete list of change requests with their approved implementation can be found in the Maintenance Change Request document, to be downloaded on the ISO 20022 website (www.iso20022.org) as follows:

- On the ISO 20022 website, go to the Status of Submissions section;
- Download the History Log document on line 38 MCR Payments Maintenance 2009;
- Open the document and follow the link to download the Maintenance Change Request.

How to read

In compliance with ISO 20022, UML (Unified Modelling Language) is used to depict business and logical models. As knowledge of UML is not a requirement to discuss the business standards, the data format for the messages is presented in a user-friendlier way. This way of representation is automatically generated from the models, thereby ensuring absolute consistency between the model information and the published standard.

Message Flows

Payments Initiation

Overview

What does this part of the document contain?

This document describes a set of Payments Initiation messages originally approved by the ISO 20022 Payments Standards Evaluation Group as ISO 20022 messages on 6 June 2006, now enhanced in accordance with the ISO 20022 Payments Maintenance 2009 as approved by the ISO 20022 Payments Standards Evaluation Group on 30 March 2009. This set includes the following messages:

Payment messages

Two messages have been developed:

- The CustomerCreditTransferInitiation message: used to request movement of funds from the debtor account to a creditor;
- The CustomerDirectDebitInitiation message: used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

Related messages

Three messages have been developed:

- The CustomerPaymentReversal message: used to reverse a payment previously executed;
- The CustomerPaymentStatusReport message: used to inform on the positive or negative status of an instruction (either single or file) and to report on a pending instruction.

How to read

In compliance with ISO 20022, UML (Unified Modelling Language) is used to depict business and logical models. As knowledge of UML is not a requirement to discuss the business standards, the data format for the messages are presented in a user-friendly way. This way of representation is automatically generated from the models, thereby ensuring absolute consistency between the model information and the published standard.

Customer Credit Transfer Initiation message

Introduction

The CustomerCreditTransferInitiation message is sent from the Initiating Party to the Debtor Agent. Depending on the service level agreed between the Debtor Agent and the Initiating Party, the Debtor Agent may send a CustomerPaymentStatusReport message to inform the Initiating Party of the status of the initiation.

A number of additional message flows have been included to illustrate the complete end-to-end execution of the CustomerCreditTransferInitiation. However, these messages are out of scope.

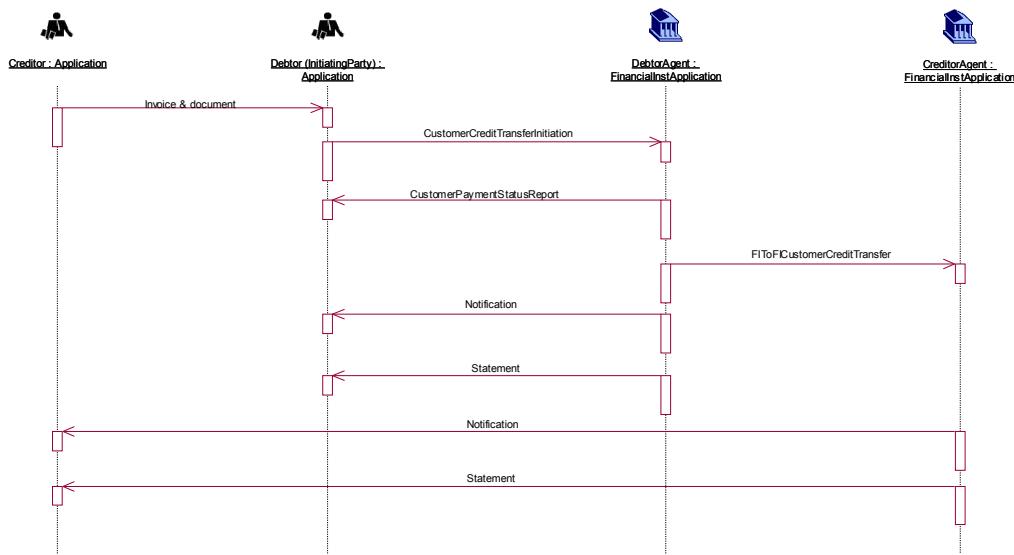
These message flows are:

- **Account information from Debtor Agent to Initiating Party:** Depending on the service level agreed, the Debtor Agent may provide the Initiating Party with a BankToCustomerDebitCreditNotification ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement ('statement') once the payment has been executed and the debit entry has been posted to the Debtor account. The logical, chronological sequence for sending these messages is defined by the bank implementing and offering these services.
- **Inter-bank clearing and settlement between Debtor Agent and Creditor Agent:** Depending on the inter-bank clearing and settlement method chosen, a number of messages may be exchanged between the agent parties in the payment chain.

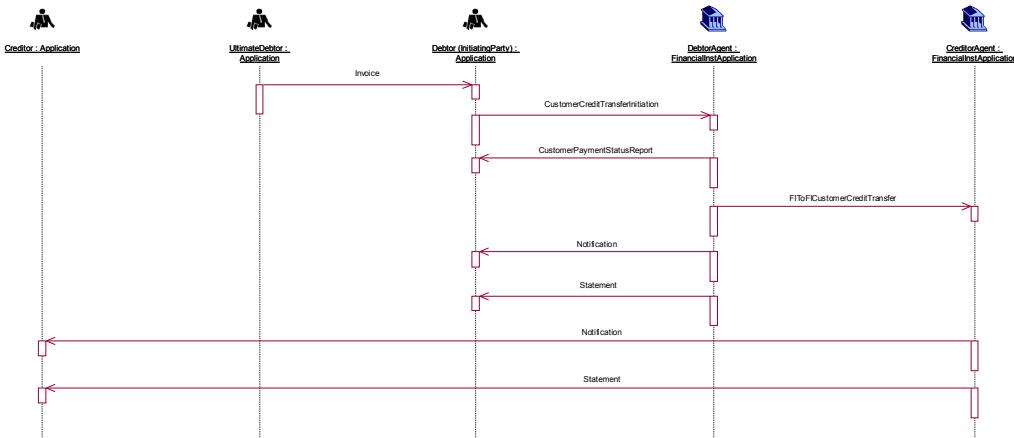
- Account information from Creditor Agent to Creditor:** Depending on the service level agreed, the Creditor Agent may provide the Creditor with a BankToCustomerDebitCreditNotification ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement ('statement') once the payment has been posted to the Creditor account. The logical, chronological sequence for sending these messages is defined by the bank implementing and offering these services.

Message Flow

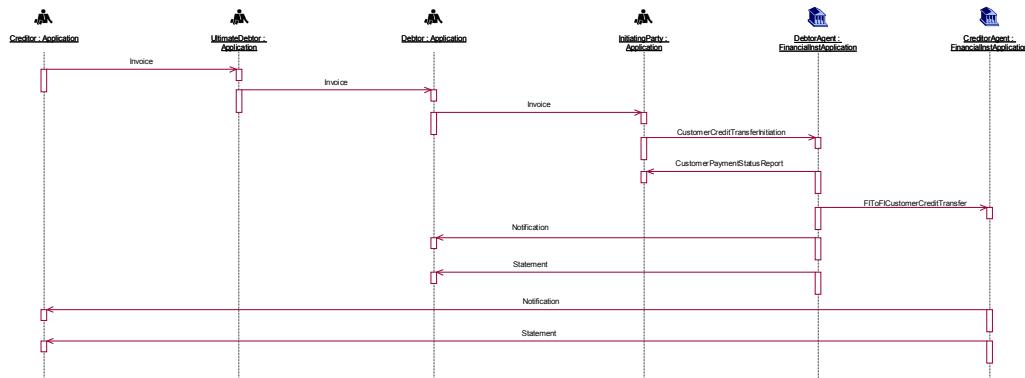
Scenario A: One actor playing roles of Initiating Party, Debtor and Ultimate Debtor and one actor playing roles of Creditor and Ultimate Creditor



Scenario B: One actor playing roles of Initiating Party and Debtor, different actor for the role of Ultimate Debtor



Scenario C: Three different actors playing the roles of Initiating Party, Debtor and Ultimate Debtor



Narrative and Scenarios

The scenarios illustrate the different customer roles that can be played on the initiating side of the credit transfer initiation, and on the receiving side of the cash transfer.

On the initiating side, up to three customer roles can be specified: the Initiating Party, i.e., the party sending the message, the Debtor, i.e. the debit account owner, and the Ultimate Debtor, i.e., the party that owes the cash to the Creditor as a result of receipt of goods or services.

These three roles can be played by one and the same actor, or they can be played by different actors.

The CustomerCreditTransferInitiation message allows inclusion of the three different roles on the initiating side.

On the receiving side, up to two customer roles can be specified: the Creditor, i.e., the credit account owner, and the Ultimate Creditor, i.e., the party that is the ultimate beneficiary of the cash transfer. These two roles can be played by one and the same actor, or they can be played by different actors.

The CustomerCreditTransferInitiation message allows inclusion of the two different roles on the receiving side.

Scenario A: the message is sent by an Initiating Party to the Debtor Agent. The actor playing the role of Initiating Party is the same as the actor playing the role of Debtor and Ultimate Debtor. The actor playing the role of Creditor is the same as the actor playing the role of Ultimate Creditor.

Scenario B: the message is sent by an Initiating Party to the Debtor Agent. The actor playing the role of Initiating Party is the same as the actor playing the role of Debtor, but the role of the Ultimate Debtor is played by a different actor.

Scenario C: the message is sent by an Initiating Party to the Debtor Agent. The actor playing the role of Initiating Party is different from the actor playing the role of Debtor. The role of the Ultimate Debtor is played by yet another actor.

Customer Credit Transfer Initiation message in relay scenario

Introduction

The CustomerCreditTransferInitiation message is sent from the Initiating Party to the Forwarding Agent. Depending on the service level agreed between the Forwarding Agent and the Initiating Party, the Forwarding Agent may send a CustomerPaymentStatusReport message to inform the Initiating Party of the status of the initiation.

After performing a series of checks, the Forwarding Agent will forward the CustomerCreditTransferInitiation message to the relevant Debtor Agent, i.e., the agent that will debit the Debtor account.

A relay scenario always requires service level agreements between all parties involved, in which obligations and responsibilities for each party are stipulated.

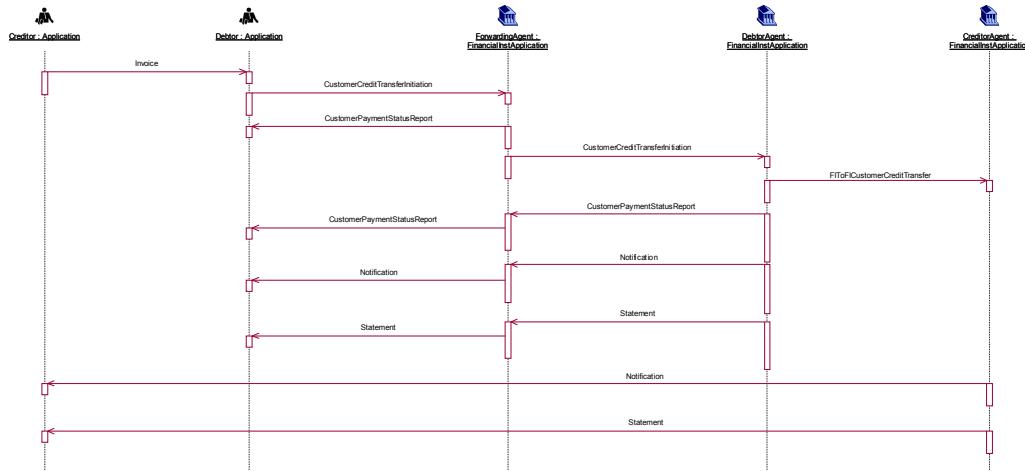
A number of additional message flows have been included to illustrate the complete end-to-end execution of the payment initiation. However, these messages are out of scope.

These message flows are:

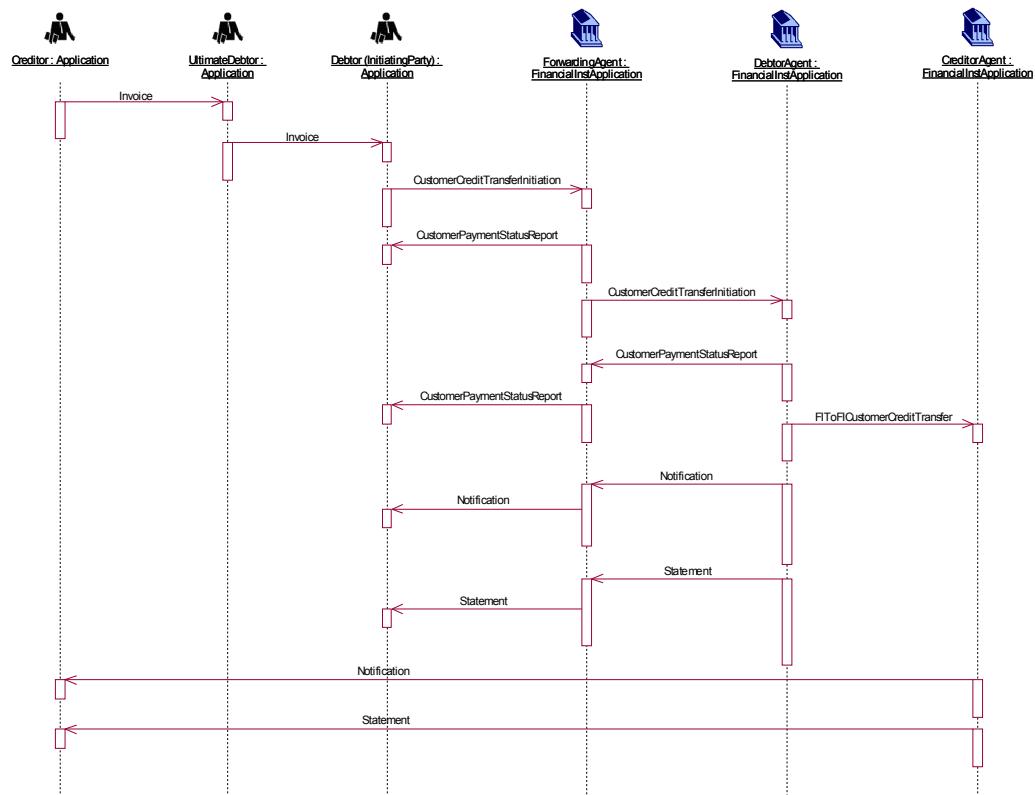
- **Account information:** Depending on what has been agreed between the parties, the Debtor Agent may provide the Initiating Party with a BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport / BankToCustomerStatement message ('statement') once the payment has been executed and the debit entry has been posted to the Debtor account. The Debtor Agent may send this information to the Forwarding Agent. The Forwarding Agent in its turn will forward the information to the Initiating Party.
- **Inter-bank clearing and settlement between Debtor Agent and Creditor Agent:** Depending on the inter-bank clearing and settlement method chosen, a number of messages may be exchanged between the Debtor Agent and the next agents in the payment chain.
- **Account information from Creditor Agent to Creditor:** Depending on the service level agreed, the Creditor Agent may provide the Creditor with a BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement') once the payment has been posted to the Creditor account.

Message Flow

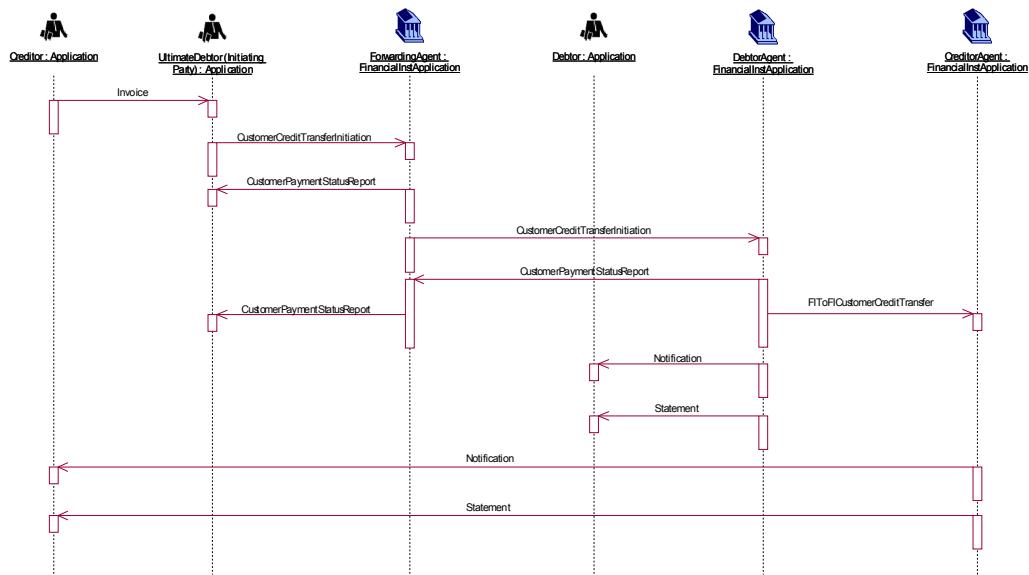
Scenario A: One actor playing roles of Initiating Party, Debtor and Ultimate Debtor



Scenario B: One actor playing roles of Initiating Party and Debtor, different actor for the role of Ultimate Debtor



Scenario C: One actor playing role of Initiating Party and Ultimate Debtor, different actor for role of Debtor



Narrative and Scenarios

The illustrated scenarios show the different customer roles that can be played on the initiating side of the credit transfer initiation, and on the receiving side of the cash transfer.

On the initiating side, up to three customer roles can be specified: the Initiating Party, i.e., the party sending the message, the Debtor, i.e., the debit account owner, and the Ultimate Debtor, i.e., the party that owes the cash to the Creditor, as a result of receipt of goods or services.

These three roles can be played by one and the same actor, or they can be played by different actors. The CustomerCreditTransferInitiation message allows inclusion of the three different roles on the initiating side.

On the receiving side, up to two customer roles can be specified: the Creditor, i.e., the credit account owner, and the Ultimate Creditor, i.e., the party that is the ultimate beneficiary of the cash transfer. These two roles can be played by one and the same actor, or they can be played by different actors. The CustomerCreditTransferInitiation message allows inclusion of the two different roles on the receiving side.

Scenario A: The message is sent by an Initiating Party to the Forwarding Agent. The actor playing the role of Initiating Party is the same as the actor playing the role of Debtor and Ultimate Debtor. This illustrates the scenario in which a company owns accounts abroad and uses a concentrator bank to initiate all its payments. The company plays the role of Debtor, Ultimate Debtor and Initiating Party and asks the Forwarding Agent to request the execution of the payment at the Debtor Agent, i.e., the account servicer of the Debtor. After performing a series of checks, the Forwarding Agent will forward the message to the Debtor Agent.

Scenario B: The message is sent by an Initiating Party to the Forwarding Agent. The actor playing the role of Initiating Party is the same as the actor playing the role of Debtor, but the role of the Ultimate Debtor is played by a different actor. This illustrates the scenario in which, for example, a company's head office concentrates all payments from its subsidiaries. The head office plays the role of Debtor and Initiating Party, whilst the subsidiaries play the role of originating parties, in this case Ultimate Debtor. After performing a series of checks, the Forwarding Agent will forward the message to the Debtor agent.

Scenario C: The message is sent by an Initiating Party to the Forwarding Agent. The actor playing the role of Initiating Party is the same as the actor playing the role of Ultimate Debtor, but the role of the Debtor is played by a different actor. This illustrates the scenario in which, for example, a head office initiates the payment, but has agreed with its subsidiary abroad to use the account of the subsidiary for certain payments. After performing a series of checks, the Forwarding Agent will forward the message to the Debtor Agent.

Customer Direct Debit Initiation message and FIToFI Customer Direct Debit message

Introduction

A Direct Debit is a request for payment of an amount to be collected from a party bank account (the Debtor) by an originator (the Creditor). The amounts and dates of collections may vary.

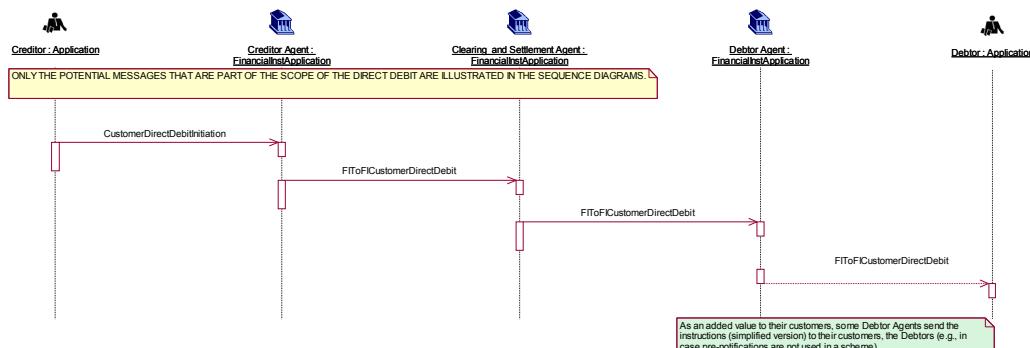
Direct Debits result in cash transfers between Debtors and Creditors through infrastructures or correspondent banks. They may be exchanged as single instructions but are traditionally grouped following some common characteristics and, for convenience or efficiency reasons, exchanged in a batch mode.

Direct Debits are processed in different ways from country to country, especially regarding the handling of the mandate (when it exists) given by the Debtor to the Creditor.

The **CustomerDirectDebitInitiation** message is sent by the Initiating Party (Creditor) to the Forwarding Agent or Creditor Agent. It is used to request single or bulk collection(s) of cash from one or various Debtor account(s) to a Creditor.

The **FItoFICustomerDirectDebit** message is sent by a Financial Institution to another Financial Institution, directly or through a Clearing System. It is used to clear Direct Debit instructions, initiated by non-financial institution customers.

Message Flow



Narrative and Scenario

The original mandate between the Debtor and the Creditor and the mandate management itself are identified as being out of scope and are therefore not included in the diagram. Some information on possible mandate management information flow is available below.

The mandate is the authorisation/expression of consent given by the Debtor, allowing a specified Creditor to originate Direct Debit instructions to debit a specified Debtor account in accordance with the relevant Direct Debit Scheme Rules and, if applicable, the mandate details.

A valid/authorised mandate represents the Debtor agreement:

- to authorise the Creditor to issue Direct Debit instruction(s) to the Debtor account, and;
- to instruct the Debtor Agent to act upon the Creditor Direct Debit instruction.

Note: in some cases, the Debtor Agent is unaware of the Mandate and simply acts upon the Direct Debit instruction.

A mandate can be an electronic mandate or a mandate in paper form. In case of a paper mandate the Creditor dematerialises the mandate upon the mandate presentation in paper form. Dematerialised mandate data are referred to as the Mandate Related Information (MRI) only and are not to be considered as the mandate document. The original mandate remains subject for archiving and reference for any legal matter.

Prior to the sending of a Direct Debit instruction, the Creditor may notify the Debtor of the amount and date on which the Direct Debit instruction will be presented to the Debtor Agent for debit. This notification may be sent together with or separately from other commercial documents (for example, an invoice).

There are two types of pre-notifications:

- Schedule of payments for a number of subsequent Direct Debits for an agreed period of time.
- Individual advises of a Direct Debit subject for collection on a specified value date only. In case of recurrent Direct Debit this requires an update for each individual recurrent Direct Debit prior to its collection.

The Debtor will reconcile the pre-notification with the signed/authorised mandate and where relevant other records (such as account payable items, contract details or subscription agreement). The Debtor ensures the account is covered with subject amount.

In scope: The Creditor sends the CustomerDirectDebitInitiation message to its Agent (the Creditor Agent), together with the Mandate Related Information when requested by the scheme.

In scope: The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when requested by the scheme.

In scope: The Clearing and Settlement Agent sends the FIToFICustomerDirectDebit message, together with the Mandate Related Information (MRI), when requested by the scheme, to the Debtor Agent.

Out of scope: Potentially, the Debtor Agent could forward the Direct Debit instruction (simplified version) to the debtor (for example in case pre-notifications are not used in a Scheme).

Out of scope: In case the Clearing and Settlement Agent are two parties the Clearing Agent prepares and sends the payment information for the Settlement Agent (in accordance with the agreed and published settlement cycle). The process includes the calculation of the settlement positions and transmission of the files to the Settlement Agent.

The information provided includes the net position to be debited, the party to be debited, the net position to be credited, the party to be credited and the value date.

The Clearing Agent prepares and sends the payment information for the Settlement Agent (in accordance with the agreed and published settlement cycle). The process includes the calculation of the settlement positions and transmission of the files to the Settlement Agent.

The information provided includes the net position to be debited, the party to be debited, the net position to be credited, the party to be credited and the value date.

The settlement is executed by the Settlement Agent, in accordance with the settlement cycle, based on the settlement report provided by the Clearing Agent. The Settlement Agent performs the transfer of funds from the Debtor Agent to the Creditor Agent.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement')) to the Debtors and Creditors.

Timing may vary depending on market practices and value added services provided by some Agents, that is before or after settlement.

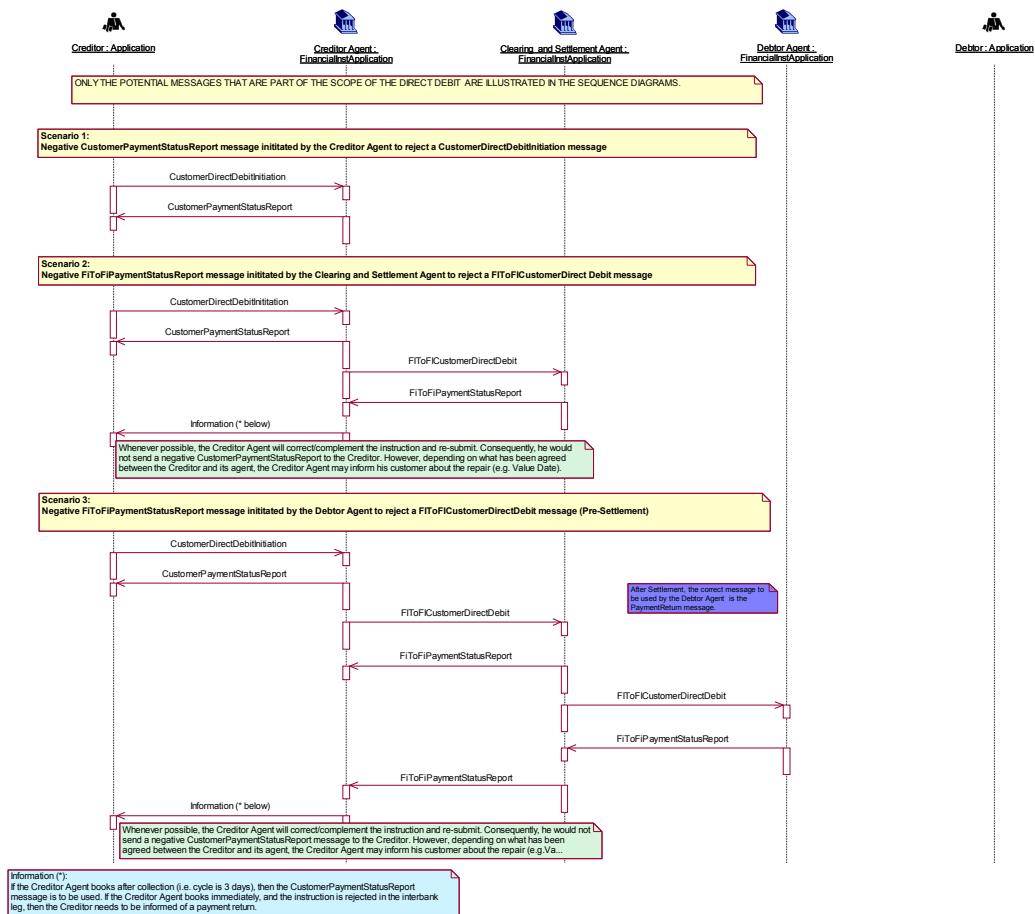
Negative Customer and FIToFI Payment Status Report message with Direct Debit

Introduction

The negative CustomerPaymentStatusReport message (single or grouped) or FIToFIPaymentStatusReport message (single or grouped) is sent by the receiver of an instruction to inform the sender of the instruction about the negative processability of the instruction.

The negative CustomerPaymentStatusReport message FIToFIPaymentStatusReport message used to reject a direct debit instruction, is to be sent before settlement. After settlement, the correct message to be used is the PaymentReturn message.

Message Flow



Narrative and Scenarios

Scenario 1: A negative CustomerPaymentStatusReport message initiated by the Creditor Agent to reject a CustomerDirectDebitInitiation message.

The Creditor sends the CustomerDirectDebitInitiation message to its Agent (the Creditor Agent).

The Creditor Agent sends a negative CustomerPaymentStatusReport message to the Creditor to inform him about the non processability of the CustomerDirectDebitInitiation instruction, for instance due to missing information.

Scenario 2: A negative FIToFIPaymentStatusReport message initiated by the Clearing and Settlement Agent to reject an FIToFICustomerDirectDebit message.

The Creditor sends the CustomerDirectDebitInitiation message to its Agent (the Creditor Agent).

The Creditor Agent confirms the processability of the CustomerDirectDebitInitiation instruction by sending a positive CustomerPaymentStatusReport message to the Creditor.

The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when applicable.

If information is missing and inter-bank settlement has not taken place yet, the Clearing and Settlement Agent informs the Creditor Agent about the non processability of the FIToFICustomerDirectDebit instruction. The Creditor Agent may

inform (but not necessarily) his customer, the Creditor, about the negative processing of the CustomerDirectDebitInitiation instruction by using a negative CustomerPaymentStatusReport message, a BankToCustomerDebitCreditNotification message ('notification') or through a BankToCustomerAccountReport and/or BankToCustomerStatement message.

Note: Before sending a negative CustomerPaymentStatusReport message to its customer, it is assumed that the Creditor Agent will try to correct the CustomerDirectDebitInitiation message information and re-submit an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent. In this case the Creditor will not be involved.

Scenario 3: Negative FIToFIPaymentStatusReport message initiated by the Debtor Agent to Reject the FIToFICustomerDirectDebit message.

The Creditor sends a CustomerDirectDebitInitiation message to its Agent (the Creditor Agent).

The Creditor Agent confirms the processability of the CustomerDirectDebitInitiation message by sending a positive CustomerPaymentStatusReport message to the Creditor.

The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when applicable.

The Clearing and Settlement Agent confirms the processability of the FIToFICustomerDirectDebit message by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

The Clearing and Settlement Agent sends an FIToFICustomerDirectDebit message, together with potentially the Mandate Related Reference (MRI) to the Debtor Agent immediately for information purposes only.

If settlement has not yet taken place, the Debtor Agent may send a negative FIToFIPaymentStatusReport message to the Clearing and Settlement Agent, to inform him about the rejection of the FIToFICustomerDirectDebitinstruction. This negative FIToFIPaymentStatusReport message may subsequently be forwarded to the Creditor Agent. The Creditor Agent may inform (but not necessarily) his customer, the Creditor, about the negative processing of the CustomerDirectDebitInitiation instruction by using a CustomerPaymentStatusReport message, a BankToCustomerDebitCreditNotification message ('notification') or through a BankToCustomerAccountReport and/or BankToCustomerStatement message ('statement').

Positive Customer and FIToFI Payment Status Report message with Direct Debit

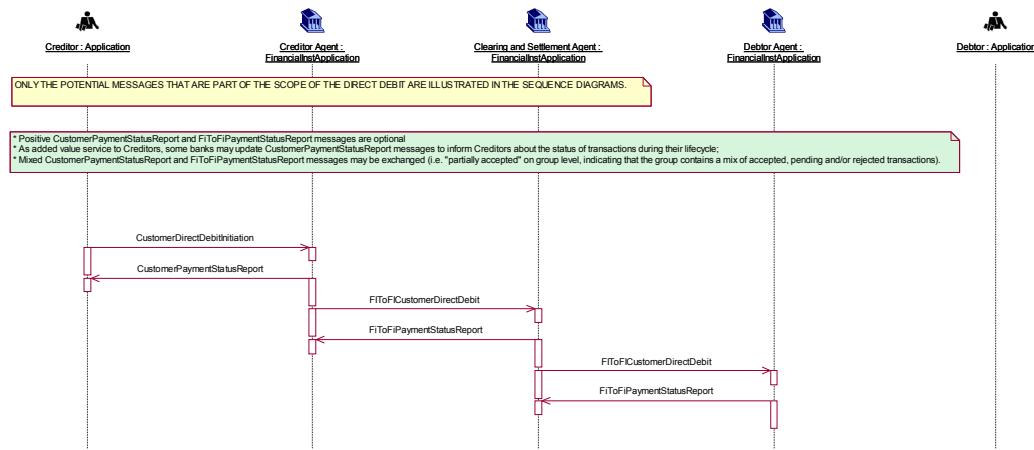
Introduction

The positive CustomerPaymentStatusReport message (single or grouped) and FIToFIPaymentStatusReport message (single or grouped) is sent by the receiver of an instruction to inform the receiver that the instruction received is processable. A positive CustomerPaymentStatusReport message or FIToFIPaymentStatusReport message can also be used to confirm the processability of a PaymentReturn message (in case of FIToFI) or a PaymentReversal message.

The positive CustomerPaymentStatusReport message and FIToFIPaymentStatusReport message are also meant to be generic to ensure re-usability with other Payments Instruments.

The CustomerPaymentStatusReport and FIToFIPaymentStatusReport messages are exchanged, point to point between two parties, optionally and as per bilateral agreements and may be complemented by a BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement').

Message Flow



Narrative and Scenario

Scenario: Use of the *CustomerPaymentStatusReport* message and *FIToFIPaymentStatusReport* message to confirm the processability of a *CustomerDirectDebitInitiation* instruction, followed by an *FIToFICustomerDirectDebit* message.

In scope: The Creditor sends the *CustomerDirectDebitInitiation* message to its Agent (the Creditor Agent).

In scope: The Creditor Agent confirms the processability of the *CustomerDirectDebitInitiation* instruction by sending a positive *CustomerPaymentStatusReport* message to the Creditor.

In scope: The Creditor Agent sends an *FIToFICustomerDirectDebit* message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when applicable.

In scope: The Clearing and Settlement Agent confirms the processability of the *FIToFICustomerDirectDebit* instruction by sending a positive *FIToFIPaymentStatusReport* message to the Creditor Agent.

In scope: The Clearing and Settlement Agent sends an *FIToFICustomerDirectDebit* message, together with potentially the Mandate Related Information (MRI) to the Debtor Agent immediately for information purposes only.

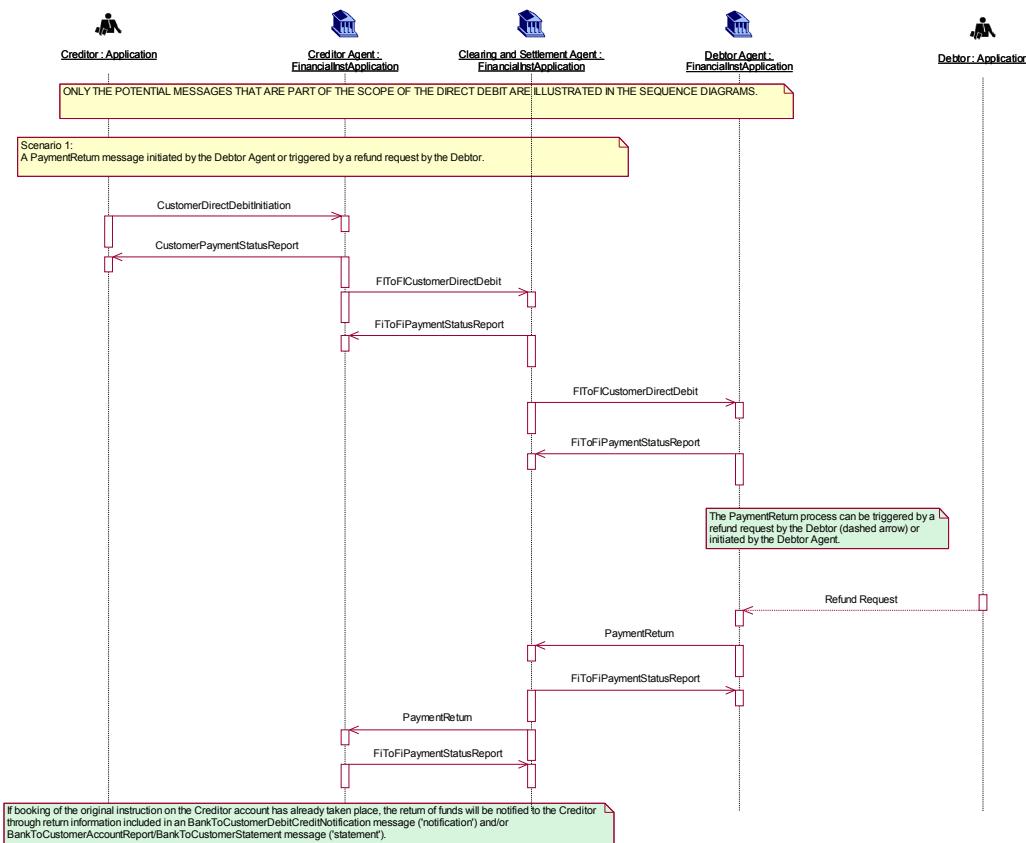
In scope: The Debtor Agent sends a positive *FIToFIPaymentStatusReport* message to the Clearing and Settlement Agent. This positive status message may subsequently be forwarded to the Creditor Agent.

Payment Return message with Direct Debit

Introduction

A PaymentReturn message is initiated by the Debtor Agent and sent to the previous party in the payment chain when a debit can not be executed due to an administrative reason (such as non existing/closed account) or due to a banking reason (such as insufficient funds). The PaymentReturn message is also the message to be used by the Debtor Agent following the receipt of a refund request by the Debtor as it is assumed that the refund request will be done through a non-automated tool (such as phone/fax) and is not part of the scope. In this case, the PaymentReturn message will contain a code to indicate that it is triggered by a request for refund by the Debtor.

Message flow



Narrative and Scenarios

Scenario 1: *PaymentReturn message initiated by the Debtor Agent*

The Creditor sends the CustomerDirectDebitInitiation message to its Agent (the Creditor Agent).

The Creditor Agent confirms the processability of the CustomerDirectDebitInitiation instruction by sending a positive CustomerPaymentStatusReport to the Creditor.

The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when applicable.

The Clearing and Settlement Agent confirms the processability of the FIToFICustomerDirectDebit instruction by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

The Clearing and Settlement Agent sends an FIToFICustomerDirectDebit message, together with potentially the Mandate Related Reference (MRI) to the Debtor Agent immediately for information purposes only.

The Debtor Agent sends a positive FIToFIPaymentStatusReport message to the Clearing and Settlement Agent.

If the Debtor Agent is unable to make the collection from the Debtor Account for one or several reasons (insufficient funds, customer deceased...), he will initiate a PaymentReturn message, and route it through the Clearing and Settlement Agent to the Creditor Agent, giving the reason for the Return.

The Clearing and Settlement Agent optionally confirms the receipt of the PaymentReturn message by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

The Clearing and Settlement Agent forwards the PaymentReturn message to the Creditor Agent.

In case the Clearing and Settlement Agent are two parties the Clearing Agent prepares the (returned) payment information for the Settlement Agent (the net position to be debited, the party to be debited, the net position to be credited, the party to be credited and the value date) in accordance with the agreed and published settlement cycle. The Settlement Agent performs the transfer of cash from the credit party to the debit party (in accordance with the agreed published settlement cycle). (Out of scope and not illustrated).

The Creditor Agent will optionally confirm receipt of the PaymentReturn message to the Clearing and Settlement Agent. Depending on agreements between the Creditor and the Creditor Agent, the Creditor may be informed either through a negative CustomerPaymentStatusReport message, or through a CustomerToBankDebitCreditNotification message ('notification') or through a BankToCustomerAccountReport and/or BankToCustomerStatement message ('statement') about the funds return and thus the debit on his account.

Scenario 2: Refund by the Debtor (Not illustrated in the Sequence Diagram)

This scenario is similar to scenario 1, except that the PaymentReturn message by the Debtor Agent to the Clearing and Settlement Agent is triggered by a *Refund Request* by the Debtor to his agent, the Debtor Agent (in a non-automated manner). In this case, the PaymentReturn message will contain a code indicating that it was triggered by a request for refund by the Debtor.

Customer Payment Reversal with Direct Debit

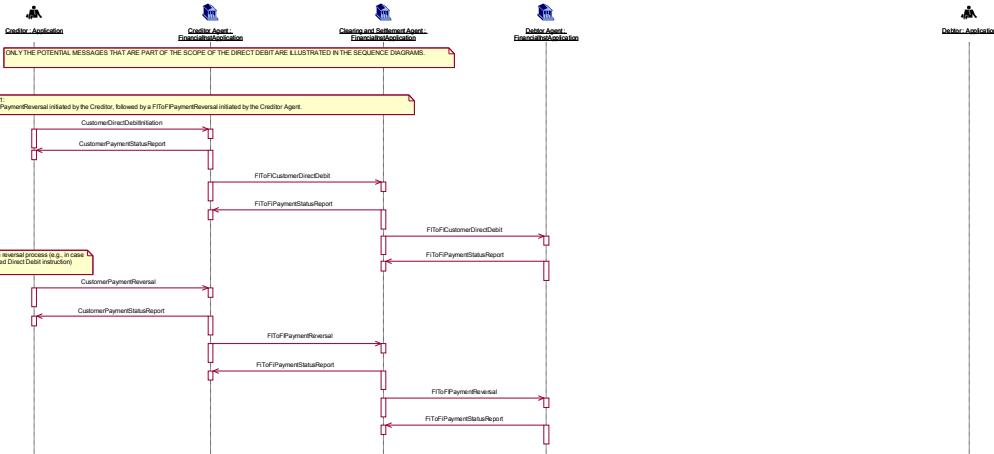
Introduction

The Creditor will initiate a CustomerPaymentReversal message, after Settlement, when a paid Direct Debit should not have been processed.

The Creditor Agent will in his turn initiate an FIToFIPaymentReversal message for the next agent in the payment chain. Consequently, the Debtor will be credited back.

Note: The Creditor Agent may be the originator of a payment reversal - he will in this case initiate an FIToFIPaymentReversal message.

Message Flow



Narrative and Scenario

The Creditor sends a CustomerDirectDebitInitiation message to its agent (the Creditor Agent).

The Creditor Agent confirms the processability of the CustomerDirectDebitInitiation instruction by sending a positive CustomerPaymentStatusReport message to the Creditor.

The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when applicable.

The Clearing and Settlement Agent confirms the processability of the FIToFICustomerDirectDebit instruction by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

The Clearing and Settlement Agent sends an FIToFICustomerDirectDebit message, together with potentially the Mandate Related Reference (MRI) to the Debtor Agent immediately for information purposes only.

The Debtor Agent sends a positive FIToFIPaymentStatusReport message to the Clearing and Settlement Agent.

The Creditor realises this was a duplicated CustomerDirectDebitInitiation instruction. He now wants to send a CustomerPaymentReversal message. He identifies the original CustomerDirectDebitInitiation message (or a file of direct debit instructions) and generates an offsetting transaction in favour of the Debtor, under the quotation of the reversal reasons. The Creditor Agent may confirm the receipt of the CustomerPaymentReversal message by sending a positive CustomerPaymentStatusReport message to the Creditor.

An FIToFIPaymentReversal message is submitted by the Creditor Agent to the Clearing and Settlement Agent for settlement, under quotation of the original direct debit reference and the reason for the reversal.

The Clearing Agent confirms the processability of the reversal by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

The Clearing and Settlement Agent forwards the FIToFIPaymentReversal message to the Debtor Agent immediately for information purposes only.

In case the Clearing and Settlement Agent are two parties the Clearing Agent prepares the payment information for the Settlement Agent (in accordance with the agreed and published settlement cycle). That process includes the calculation of the settlement positions.

The information provided to the Settlement Agent is the net position to be debited, the party to be debited, the net position to the credited, the party to be credited and the value date (Out of Scope).

The Settlement Agent performs the transfer of funds from the Credit Party to the Debit Party (in accordance with the agreed and published settlement cycle) (Out of Scope).

A positive FIToFIPaymentStatusReport message can optionally be initiated by the Debtor Agent and sent to the Clearing and Settlement Agent to confirm the processability of the reversal message.

Note: it may exceptionally occur that a PaymentReturn message and a CustomerPaymentReversal message would cross each other, this could only be avoided through value-added monitoring services that could be offered by the scheme manager and/or this might provoke exceptions/investigation handling.

Payments Clearing and Settlement

Overview

What does this part of the document contain?

This document describes a set of Payments Clearing and Settlement messages originally approved by the ISO 20022 Payments Standards Evaluation Group as ISO 20022 messages on 6 June 2006, now enhanced in accordance with the ISO 20022 Payments Maintenance 2009 as approved by the ISO 20022 Payments Standards Evaluation Group on 30 March 2009. This set includes the following messages:

Payment messages

Three messages have been developed:

- The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message: used to move funds from a debtor account to a creditor;
- The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message: used to collect funds from a debtor account for a creditor;

- The FinancialInstitutionCreditTransfer message: used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.

Related messages

Four messages have been developed:

- The FinancialInstitutionToFinancialInstitutionPaymentReversal message: used to reverse a payment previously executed;
- The PaymentReturn message: used to undo a payment previously settled;
- The FinancialInstitutionToFinancialInstitutionPaymentStatusReport message: used to inform on the positive or negative status of an instruction (either single or file) and to report on a pending instruction.

How to read

In compliance with ISO 20022, UML (Unified Modelling Language) is used to depict business and logical models. As knowledge of UML is not a requirement to discuss the business standards, the data format for the messages are presented in a user-friendly way. This way of representation is automatically generated from the models, thereby ensuring absolute consistency between the model information and the published standard.

FIToFI Customer Credit Transfer message

Introduction

An FIToFICustomerCreditTransfer message is the inter-bank movement of an amount from a party bank account (the Debtor) to a beneficiary party (the Creditor).

FIToFICustomerCreditTransfer messages result in one or more cash transfers between Debtors and Creditors through correspondent banks or infrastructures. They may be exchanged as single or grouped instructions following certain common characteristics and, for convenience or efficiency reasons, exchanged in a batch mode. The processing of credit transfers may differ from country to country and system to system.

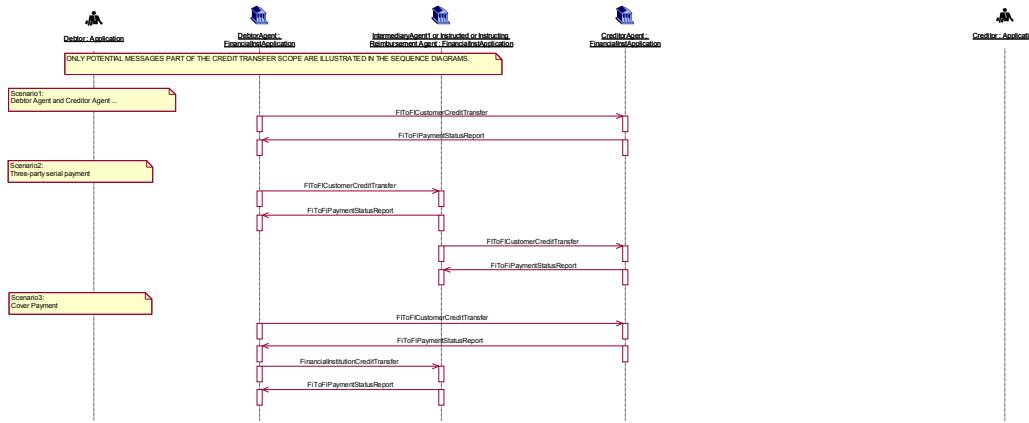
Depending on the scenario, there might be an agent between the Debtor Agent and the Creditor Agent. This agent can be an Intermediary Agent or a Reimbursement Agent. The narrative will describe more in detail the agent role.

In scenarios where the receiving agent services an account for the sending agent, the scenario also includes the case where the sending agent has an account with a branch/head office of the receiving agent and will indicate that the receiving agent can reimburse himself at this institution. The sending agent has to be aware of an intra-group agreement allowing this.

A payment clearing and settlement system could occur between Debtor Agent and Creditor Agent (or between any other agents). The clearing process where the Clearing Agent after being informed on the transaction prepares and sends the payment information to the Settlement Agent (if different) is out of scope and will not be described. This process includes the calculation of the settlement positions and transmission of files to the Settlement Agent. The Settlement Agent transfers the funds from the Debtor Agent to the Creditor Agent in accordance with the settlement cycle and based on the settlement report provided by the Clearing Agent.

Only potential messages of the Credit Transfer project scope are illustrated in the sequence diagrams. The original contracts between the Debtor and the Creditor (for example order and invoice) and the CustomerCreditTransferInitiation message by the Debtor are out of scope and are therefore not included in the diagram.

Message Flow



Narrative and Scenarios

Scenario 1: The Debtor Agent and the Creditor Agent are correspondents in the currency of the transaction.

The scenario caters for the Debtor Agent servicing an account for the Creditor Agent and vice versa. It also covers the case where Debtor Agent and Creditor Agent are linked directly across a payment clearing and settlement system.

The *On Us* scenario where the Debtor Agent is also the Creditor Agent is out of scope.

In scope: The Debtor Agent sends the FIToFICustomerCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent **optionally** confirms the processability of the FIToFICustomerCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement')).

Scenario 2: The Debtor Agent and the Creditor Agent are not correspondents: there is an Intermediary Agent between them (so-called 3-party serial payment)

The scenario also covers the payment clearing system case where the Agent between the Debtor Agent and the Creditor Agent is a Clearing and/or Settlement Agent.

For sake of simplicity, the scenario is limited to one Intermediary Agent between the Debtor Agent and the Creditor Agent.

In scope: The Debtor Agent sends the FIToFICustomerCreditTransfer message to the Intermediary Agent.

In scope: The Intermediary Agent **optionally** confirms the processability of the FIToFICustomerCreditTransfer by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

In scope: The Intermediary Agent forwards the FIToFICustomerCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent **optionally** confirms the processability of the FIToFICustomerCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Intermediary Agent.

Out of scope: The Intermediary Agent may send a status update to the Debtor Agent.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement')).

Scenario 3: The Debtor Agent and the Creditor Agent are not correspondents in the currency of the transaction: there is a Reimbursement Agent between them (so-called 3-party cover payment)

For sake of simplicity, it is assumed that the Debtor Agent and the Creditor Agent have the same Reimbursement Agent.

The FIToFICustomerCreditTransfer instruction will be covered through a separate FinancialInstitutionCreditTransfer message sent to the Reimbursement Agent (illustrated under the FinancialInstitutionCreditTransfer section).

In scope: The Debtor Agent sends the FIToFICustomerCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent **optionally** confirms the processability of the FIToFICustomerCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

In scope: The Debtor Agent sends a FinancialInstitutionCreditTransfer message to the Reimbursement Agent.

In scope: The Reimbursement Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement')).

Negative FIToFI Payment Status Report message with FIToFI Customer Credit Transfer message

Introduction

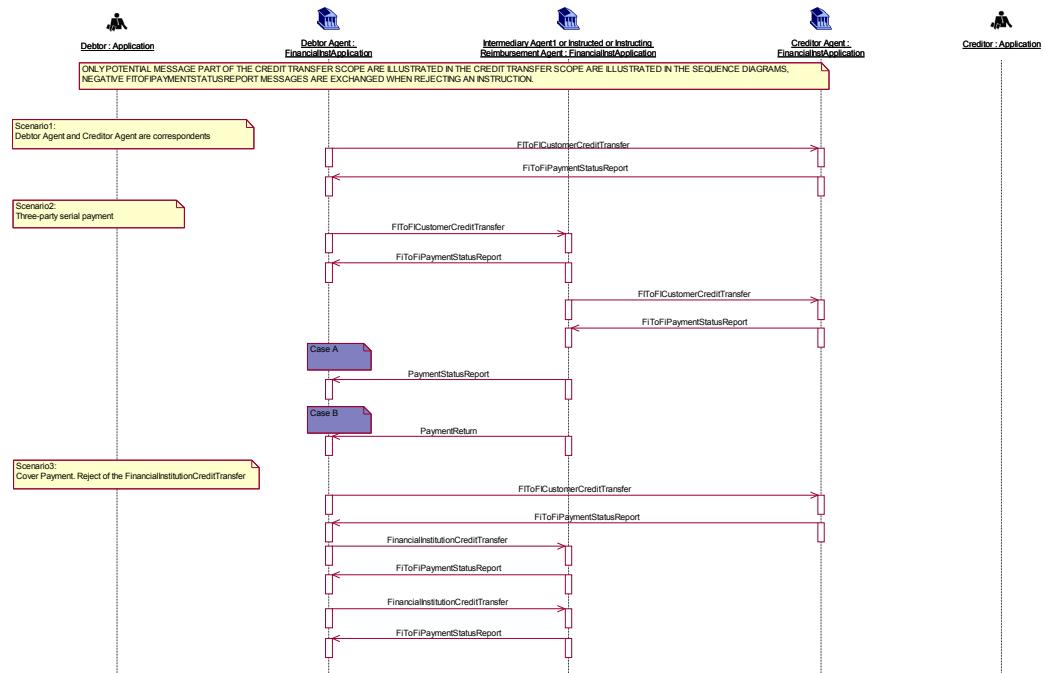
The negative FIToFIPaymentStatusReport message is used, point to point between two parties, to report about the negative processability of an instruction, i.e. to report about the rejection of the instruction, and is used to:

- Reject an FIToFICustomerCreditTransfer
- Reject a FinancialInstitutionCreditTransfer

The negative FIToFIPaymentStatusReport message is sent **before Settlement**.

After Settlement, the correct message to be used is the PaymentReturn message, the BankToCustomerDebitCreditNotification message ('notification') and/or the BankToCustomerAccountReport/ BankToCustomerStatement message ('statement'). Different options are illustrated in the sequence diagram.

Message Flow



Narrative and Scenarios

Scenario 1: *Debtor Agent and Creditor Agent are direct correspondents.*

The scenario covers the case where the Creditor Agent (or a branch/head office of the Creditor Agent) services an account for the Debtor Agent. In the cases where the Debtor Agent services an account for the Creditor Agent and in the case of clearing system payments, the Creditor Agent will inform about the non-processability by using a PaymentReturn message. In scope: The Debtor Agent sends the FIToFICustomerCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent sends a negative FIToFIPaymentStatusReport message to inform the Debtor Agent about the non-processability of the FIToFICustomerCreditTransfer instruction (for example due to missing/incorrect information).

Note: whenever possible, the Debtor Agent might try to repair and re-submit the instruction. Depending on what has been agreed with the Debtor, the Debtor Agent may inform the Debtor of the repair with an updated FIToFIPaymentStatusReport message.

Scenario 2: *Debtor Agent and Creditor Agent are not correspondents; there is an Intermediary Agent between them (so-called 3-party Serial payment).*

The scenario covers the case where the Creditor Agent (or branch/head office of Creditor Agent) services an account for the Intermediary Agent. In the cases where the Intermediary Agent services an account for the Creditor Agent or they are linked through a payment clearing system, the Creditor Agent will inform about the non-processability by using a PaymentReturn message.

In scope: The Debtor Agent sends the FIToFICustomerCreditTransfer message to the Intermediary Agent.

In scope: The Intermediary Agent **optionally** confirms the processability of the FIToFICustomerCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

In scope: The Intermediary Agent forwards the FIToFICustomerCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent sends a negative FIToFIPaymentStatusReport message to inform the Intermediary Agent about the non-processability of the FIToFICustomerCreditTransfer instruction (for example due to missing/incorrect information).

Note: the Intermediary Agent might try to repair and re-submit the instruction when possible and inform the Debtor Agent with an updated FIToFIPaymentStatusReport accordingly.

CaseA: Intermediary Agent has not yet booked the instruction on the account of the Debtor Agent.

In scope: The Intermediary Agent forwards the negative FIToFIPaymentStatusReport message to inform the Debtor Agent about the non-processability of the FIToFICustomerCreditTransfer instruction.

Case B: Intermediary Agent has booked the instruction on the account of the Debtor Agent.

In scope: The Intermediary Agent sends a PaymentReturn message including the Return reason to the Debtor Agent to inform him about the non-processability of the FIToFICustomerCreditTransfer instruction.

Scenario 3: *Debtor Agent and Creditor Agent are not correspondents in the currency of the transaction; there is a Reimbursement Agent between them (so-called 3-party cover payment). Rejection of the FinancialInstitutionCreditTransfer message.*

Under this scenario, the Intermediary Agent between the Debtor Agent and Creditor Agent has to be seen as a Reimbursement Agent.

For sake of simplicity, it is assumed that Debtor Agent and Creditor Agent have the same Reimbursement Agent.

In scope: The Debtor Agent sends the FIToFICustomerCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent **optionally** confirms the processability of the FIToFICustomerCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

In scope: The Debtor Agent sends a FinancialInstitutionCreditTransfer to the Reimbursement Agent.

In scope: The Reimbursement Agent sends a negative FIToFIPaymentStatusReport message to inform the Debtor Agent about the non-processability of the FinancialInstitutionCreditTransfer instruction (for example due to missing/incorrect information).

In scope: The Debtor Agent repairs the cover FinancialInstitutionCreditTransfer instruction and re-sends it to the Reimbursement Agent.

In Scope: The Reimbursement Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

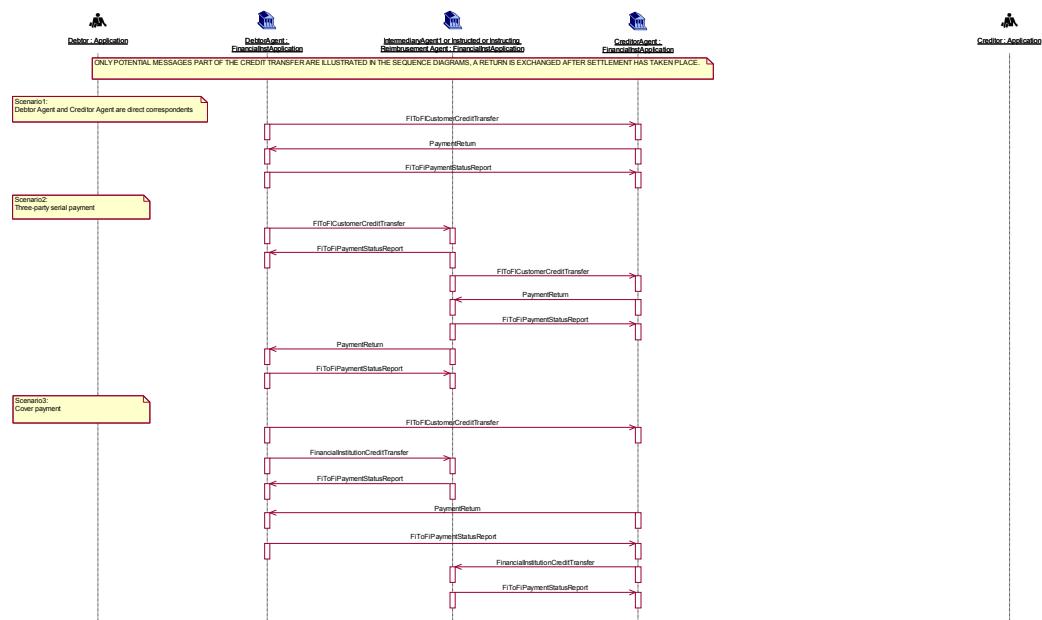
Note: If for whatever reason the FinancialInstitutionCreditTransfer can not be repaired and processed, the Debtor Agent will issue an FIToFIPaymentCancellationRequest message for the FIToFICustomerCreditTransfer message to the Creditor Agent.

Payment Return message with FIToFI Customer Credit Transfer message

Introduction

The PaymentReturn message is sent by an Instructed Agent to the previous party in the payment chain when a payment cannot be executed due to an administrative reason (for example non existing/closed account) or banking reason (for example insufficient funds).

Message Flow



Narrative and Scenarios

Scenario 1: The Debtor Agent and the Creditor Agent are correspondents.

The scenario covers for the case where the Debtor Agent services an account for the Creditor Agent and the case where Debtor Agent and Creditor Agent are linked through a payment clearing system.

Where the Creditor Agent services an account for the Debtor Agent, the Creditor Agent will inform about the non-processability of the instruction by using a negative FIToFIPaymentStatusReport (status Reject) message.

In scope: The Debtor Agent sends the FIToFICustomerCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent sends a PaymentReturn message to inform the Debtor Agent about the non-processability of the FIToFICustomerCreditTransfer instruction including the return reason (for example due to missing/incorrect information/closed account...).

In scope: The Debtor Agent **optionally** confirms the processability of the PaymentReturn message by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

Note: whenever possible, the Debtor Agent might try to repair and re-submit the instruction. Depending on what has been agreed it may inform the Debtor about the repair with an updated FIToFIPaymentStatusReport message.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message('statement')).

Scenario 2: *The Debtor Agent and the Creditor Agent are not correspondents; there is an Intermediary Agent between them (so-called 3-party serial payment).*

The scenario covers the case where the Intermediary Agent services an account for the Creditor Agent or the case where the Intermediary Agent and the Creditor Agent are linked through a payment clearing system.

For the case where the Creditor Agent services an account for the Intermediary Agent, the Creditor Agent will inform about the non-processability with a negative FIToFIPaymentStatusReport (status Reject) message.

Depending on whether settlement has taken place or not, the Intermediary Agent might report to the Debtor Agent with a negative FIToFIPaymentStatusReport or a PaymentReturn message.

In scope: The Debtor Agent sends the FIToFICustomerCreditTransfer message to the Intermediary Agent.

In scope: The Intermediary Agent **optionally** confirms the processability of the FIToFICustomerCreditTransfer by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

In scope: The Intermediary Agent forwards the FIToFICustomerCreditTransfer message to the Creditor Agent.

In Scope: The Creditor Agent sends a PaymentReturn message to inform the Intermediary Agent about the non-processability of the FIToFICustomerCreditTransfer (for example due to missing/incorrect information) including the return reason.

In scope: The Intermediary Agent **optionally** confirms the receipt of the PaymentReturn message by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

Note: the Intermediary Agent might try to repair and re-submit the instruction when possible and inform the Debtor Agent with an updated FIToFIPaymentStatusReport message accordingly.

In scope: The Intermediary Agent forwards the PaymentReturn message including the return reason to the Debtor Agent to inform him about the non-processability of the FIToFICustomerCreditTransfer instruction.

In scope: The Debtor Agent **optionally** confirms the receipt of the PaymentReturn message by sending a positive FIToFIPaymentStatusReport message to the Intermediary Agent.

Note: the Debtor Agent might try to repair and re-submit the instruction when possible and inform the Debtor with an updated FIToFIPaymentStatusReport message accordingly.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement')).

Scenario 3: *The Debtor Agent and the Creditor Agent are not correspondents in the currency of the transaction; there is a Instructed Reimbursement Agent between them (so-called 3-party cover payment).*

For sake of simplicity, it is assumed that the Debtor Agent and the Creditor Agent have the same Reimbursement Agent.

In scope: The Debtor Agent sends the FIToFICustomerCreditTransfer message to the Creditor Agent.

In scope: The Debtor Agent sends a FinancialInstitutionCreditTransfer message to the Reimbursement Agent.

In scope: The Reimbursement Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

In scope: The Creditor Agent cannot apply the payment instruction (for example Creditor account closed) and sends a PaymentReturn message to inform the Debtor Agent about the non-processability of the FIToFICustomerCreditTransfer instruction including the return reason.

Note: this PaymentReturn message exceptionally will not move funds, but will inform about the movement of funds (as was the case with the original FIToFICustomerCreditTransfer). The funds will be moved with the FinancialInstitutionCreditTransfer sent by the Creditor Agent as described below.

In scope: The Debtor Agent **optionally** confirms the receipt of the PaymentReturn message by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

In scope: The Creditor Agent sends a FinancialInstitutionCreditTransfer message to the Reimbursement Agent.

In scope: The Reimbursement Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

Out of scope: Reporting (BankToCustomerDebitCreditNotification ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement')).

Note: In case the Creditor Agent is not aware that inter-bank settlement has taken place, it might send a negative FIToFIPaymentStatusReport message to the Debtor Agent. It is assumed though, that once it finds out that settlement did take place (through BankToCustomerDebitCreditNotification ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement') from the Reimbursement Agent) the Creditor Agent will return the funds by sending a FinancialInstitutionCreditTransfer to the Reimbursement Agent.

Financial Institution Credit Transfer message

Introduction

A FinancialInstitutionCreditTransfer message is the inter-bank movement of an amount from a party bank account (the Debtor) to a beneficiary party (the Creditor) where all parties are financial institutions.

FinancialInstitutionCreditTransfer messages result in cash transfers between Debtors and Creditors through correspondent banks or infrastructures. They may be exchanged as single instructions or grouped following certain common characteristics and, for convenience or efficiency reasons, exchanged in a batch mode. The processing of credit transfers may differ from country to country and system to system.

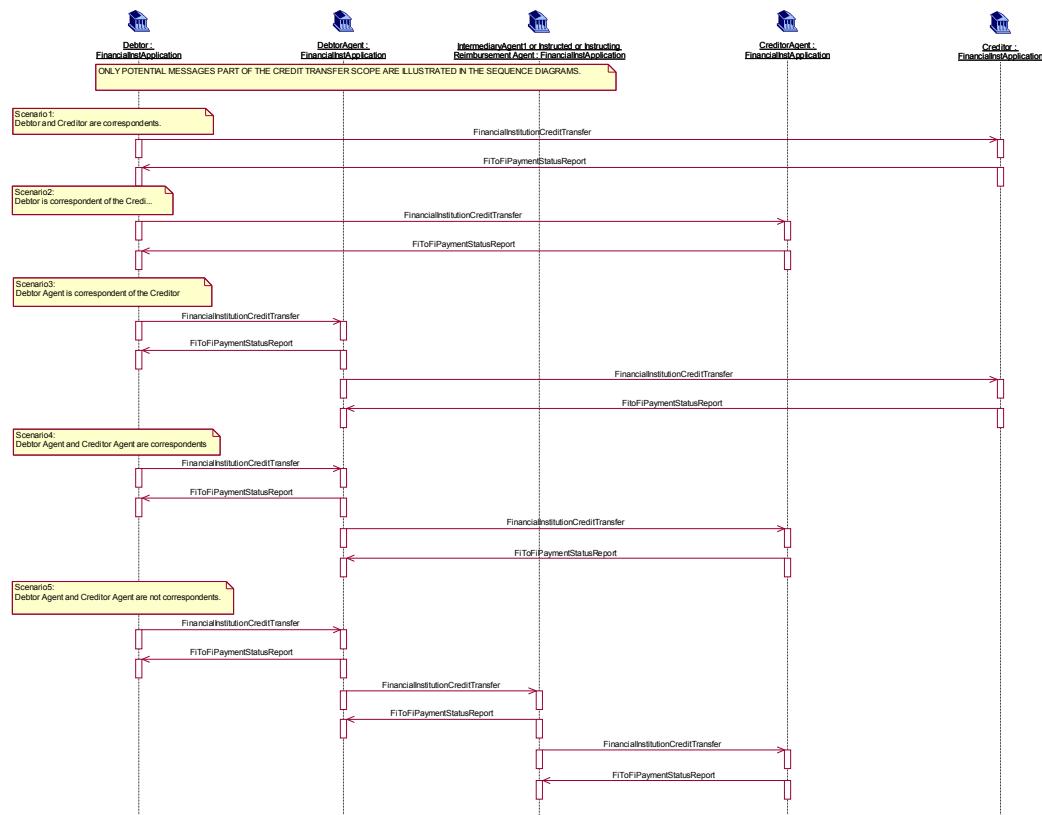
Depending on the scenario, there might be an Agent between the Debtor Agent and the Creditor Agent. This Agent can be an Intermediary Agent or a Reimbursement Agent. The narrative will describe more in detail the Agent role.

In scenarios where the receiving Agent services an account for the sending Agent, the scenario also includes the case where the sending Agent has an account with a branch/head office of the receiving Agent and will indicate that the receiving Agent can reimburse himself at this institution. The sending Agent has to be aware of an intra-group agreement allowing this.

A payment clearing and settlement system could occur between Debtor Agent and Creditor Agent (or between any other Agents). The clearing process where the Clearing Agent after being informed on the transaction prepares and sends the payment information to the Settlement Agent (if different) is out of scope and will not be described. This process includes the calculation of the settlement positions and transmission of files to the Settlement Agent. The Settlement Agent transfers the funds from the Debtor Agent to the Creditor Agent in accordance with the settlement cycle and based on the settlement report provided by the Clearing Agent.

Only potential messages for the Credit Transfer project scope are illustrated in the sequence diagrams. The original contracts between the Debtor and the Creditor (Forex, Inter-bank loans, Securities transactions,...) are out of scope and are therefore not included in the diagrams.

Message Flow



Narrative and Scenarios

Scenario 1: The Debtor and the Creditor are correspondents.

The scenario covers the case where the Creditor services an account for the Debtor (i.e. is the Debtor Agent).

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Creditor.

In scope: The Creditor **optionally** confirms the processability of the FinancialInstitutionCreditTransfer by sending a positive FIToFIPaymentStatusReport message to the Debtor.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement')).

Out of scope: If the Debtor services an account for the Creditor (i.e. is the Creditor Agent), then instead of sending a FinancialInstitutionCreditTransfer message, the Debtor will send a BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement').

Scenario 2: The Debtor and the Creditor Agent are correspondents.

The scenario covers both cases where the Debtor services an account for the Creditor Agent and where the Creditor Agent services an account for the Debtor.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer by sending a positive FIToFIPaymentStatusReport message to the Debtor.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement')).

Scenario 3: *The Debtor Agent and the Creditor are correspondents.*

The scenario covers the case where the Creditor services an account for the Debtor Agent.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Debtor Agent.

In scope: The Debtor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor.

In scope: The Debtor Agent forwards the FinancialInstitutionCreditTransfer message to the Creditor.

In scope: The Creditor **optionally** confirms the processability of the FinancialInstitutionCreditTransfer by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement')).

Out of scope: If the Debtor Agent services an account for the Creditor (i.e. is the Creditor Agent), then instead of sending a FinancialInstitutionCreditTransfer message, the Debtor Agent will send a BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement').

Scenario 4: *The Debtor Agent and the Creditor Agent are correspondents.*

The scenario includes both cases where the Debtor Agent services an account for the Creditor Agent and vice versa.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Debtor Agent.

In scope: The Debtor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor.

In scope: The Debtor Agent forwards the FinancialInstitutionCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement')).

Scenario 5: *The Debtor Agent and the Creditor Agent are not correspondents: there is an Intermediary Agent between them.*

For sake of simplicity only one Intermediary Agent has been illustrated. The scenario also caters for clearing payments with direct communication with the Clearing and Settlement Agent.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Debtor Agent.

In scope: The Debtor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor.

In scope: The Debtor Agent forwards the FinancialInstitutionCreditTransfer message to the Intermediary Agent. In Scope: The Intermediary Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

In scope: The Intermediary Agent forwards the FinancialInstitutionCreditTransfer message to the Creditor Agent. In Scope: The Creditor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Intermediary Agent. Out of Scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/ BankToCustomerStatement message ('statement')).

Negative FIToFI Payment Status Report message with Financial Institution Credit Transfer message

Introduction

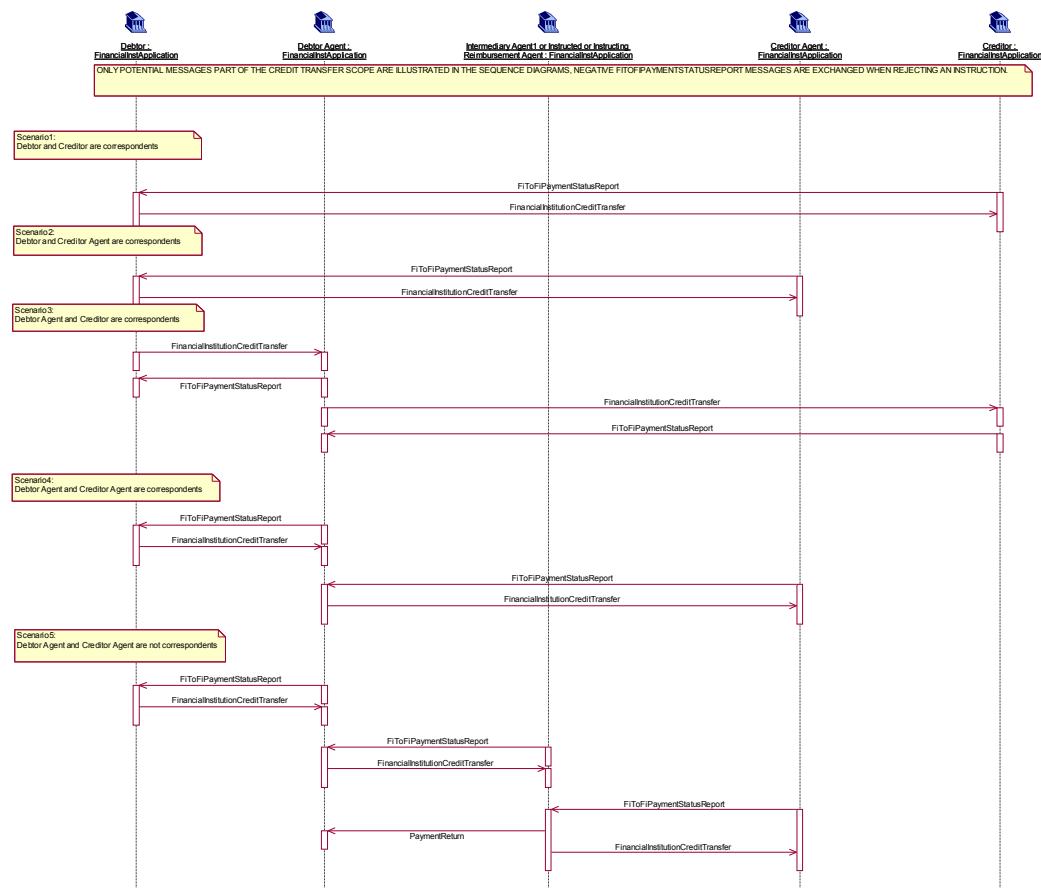
The negative FIToFIPaymentStatusReport message is used, point to point between two parties, to report about the negative processability of an instruction, i.e. to report about the rejection of the instruction, and is used to:

- Reject a FIToFICustomerCreditTransfer
- Reject a FinancialInstitutionCreditTransfer>

The negative FIToFIPaymentStatusReport message is sent **before Settlement**.

After Settlement, the correct message to be used is the PaymentReturn message, the BankToCustomerDebitCreditNotification message ('notification') and/or the BankToCustomerAccountReport/BankToCustomerStatement message ('statement'). Different options are illustrated in the Message Flow diagram.

Message Flow



Narrative and Scenarios

Scenario 1: The Debtor and the Creditor are correspondents.

The scenario covers the case where the Creditor services an account for the Debtor (i.e. is the Debtor Agent).

For cases where the Debtor services an account for the Creditor, or Debtor and Creditor are linked through a clearing and settlement system, the Creditor will inform about the non-processability of the instruction, by using a PaymentReturn message.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Creditor.

In scope: The Creditor sends a negative FIToFIPaymentStatusReport message to inform the Debtor about the non-processability of the FinancialInstitutionCreditTransfer instruction (for example due to missing/incorrect information).

Scenario 2: The Debtor and the Creditor Agent are correspondents.

The scenario covers the case where the Creditor Agent services an account for the Debtor.

In cases where the Debtor services an account for the Creditor Agent, or Debtor and Creditor Agent are linked through a clearing and settlement system, the Creditor Agent will inform about the non-processability of the instruction by using a PaymentReturn message.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent sends a negative FIToFIPaymentStatusReport message to inform the Debtor about the non-processability of the FinancialInstitutionCreditTransfer instruction (for example due to missing/incorrect information).

Scenario 3: The Debtor Agent and the Creditor are direct correspondents.

The scenario covers the case where the Creditor services an account for the Debtor Agent.

In cases where the Debtor Agent services an account for the Creditor, or Debtor Agent and Creditor are linked through a clearing and settlement system, the Creditor will inform about the non-processability of the instruction by using a PaymentReturn message.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Debtor Agent.

In scope: The Debtor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor.

In scope: The Debtor Agent forwards the FinancialInstitutionCreditTransfer instruction to the Creditor.

In scope: The Creditor sends a negative FIToFIPaymentStatusReport message to inform the Debtor Agent about the non-processability of the FinancialInstitutionCreditTransfer instruction.

Note: the Debtor Agent might try to correct and re-submit the instruction and inform the Debtor about this correction with an updated FIToFIPaymentStatusReport message. If the status is now positive, no further action is required but the Debtor might be informed on the positive outcome through a positive FIToFIPaymentStatusReport message.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or

BankToCustomerAccountReport/BankToCustomerStatement message ('statement')).

Scenario 4: The Debtor Agent and the Creditor Agent are correspondents.

The scenario covers the case where the Creditor Agent services an account for the Debtor Agent.

In cases where the Debtor Agent services an account for the Creditor Agent, or Debtor Agent and Creditor Agent are linked through a clearing and settlement system, the Creditor Agent will inform on the non-processability of the instruction by using a PaymentReturn message.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Debtor Agent.

In scope: The Debtor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor.

In scope: The Debtor Agent forwards the FinancialInstitutionCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent sends a negative FIToFIPaymentStatusReport message to inform the Debtor Agent about the non-processability of the FinancialInstitutionCreditTransfer instruction.

Note: the Debtor Agent might try to correct and re-submit the instruction and inform the Debtor about this correction with an updated FIToFIPaymentStatusReport message. If status is now positive no further action is required, but the Debtor might be informed on the positive outcome through a positive FIToFIPaymentStatusReport message.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or

BankToCustomerAccountReport/BankToCustomerStatement message ('statement')).

Scenario 5: The Debtor Agent and the Creditor Agent are not correspondents.

For sake of simplicity only one Intermediary Agent has been added. The scenario covers the case where the Creditor Agent services an account for the Intermediary Agent.

In cases where the Intermediary Agent services an account for the Creditor Agent (including clearing payments where the Intermediary Agent is a central Clearing and/or Settlement Agent), the Creditor Agent will inform about the non-processability of the instruction by using a PaymentReturn message.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Debtor Agent.

In scope: The Debtor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor.

In scope: The Debtor Agent forwards the FinancialInstitutionCreditTransfer message to the Intermediary Agent.

In scope: The Intermediary Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

In scope: The Intermediary Agent forwards the FinancialInstitutionCreditTransfer message to the Creditor Agent.

In scope: The Creditor Agent sends a negative FIToFIPaymentStatusReport message to inform the Intermediary Agent about the non-processability of the FinancialInstitutionCreditTransfer instruction.

Note: the Intermediary Agent might try to correct and re-submit the instruction and inform the Debtor Agent about this correction with an updated FIToFIPaymentStatusReport message. If status is now positive, no further action is required, but the Debtor Agent might be informed on the positive outcome through a positive FIToFIPaymentStatusReport message.

In scope: The Intermediary Agent sends a PaymentReturn message to the Debtor Agent.

Note: the Debtor Agent might try to correct and re-submit the instruction and inform the Debtor about this correction with an updated FIToFIPaymentStatusReport message. If Status is now positive, no further action is required, but the Debtor might be informed on the positive outcome through a positive FIToFIPaymentStatusReport message.

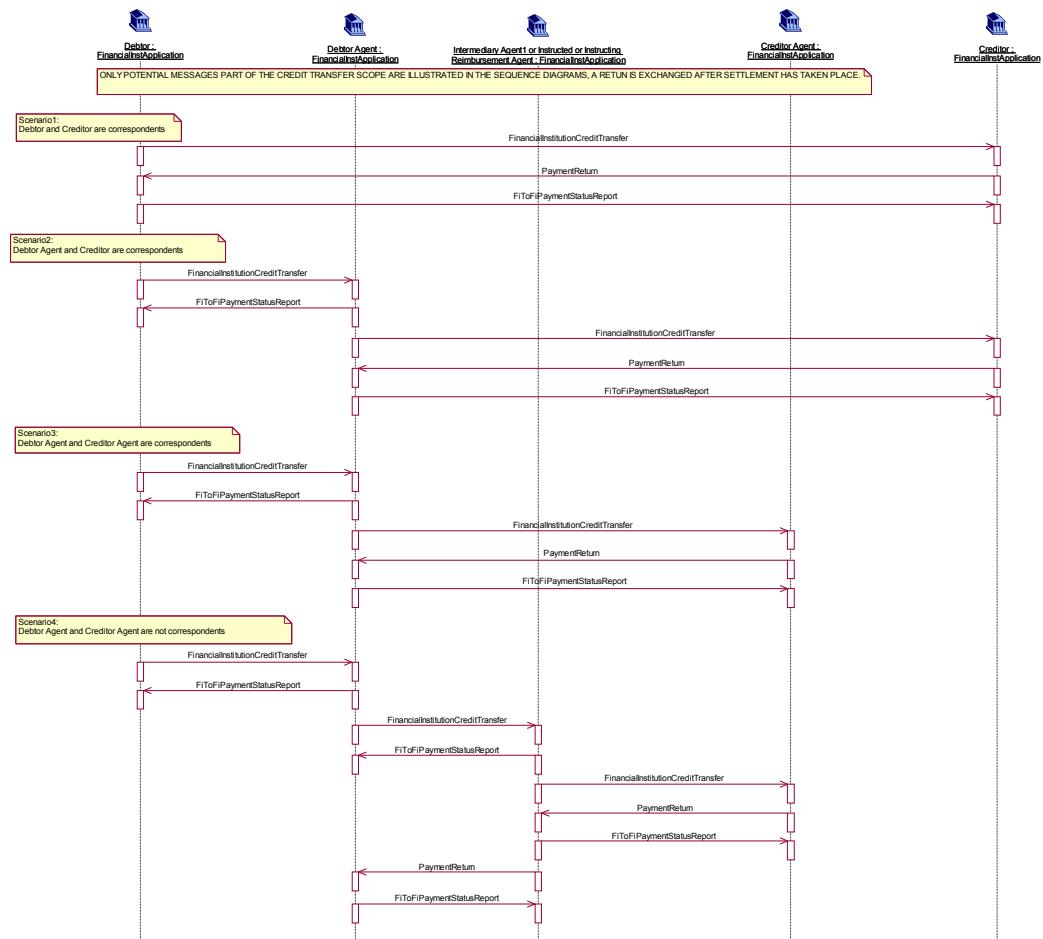
Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement')).

Payment Return message with Financial Institution Credit Transfer

Introduction

The PaymentReturn message is sent by an instructed Agent to the previous party in the payment chain when a payment cannot be executed due to an administrative reason (for example non existing/closed account) or banking reason (for example insufficient funds).

Message Flow



Narrative and Scenarios

Scenario 1: The Debtor and the Creditor are direct correspondents.

The scenario covers the case where the Debtor services an account for the Creditor (i.e. is the Creditor Agent) and the case where the Debtor and the Creditor are linked through a payment clearing system.

For cases where the Creditor services an account for the Debtor, the Creditor will inform about the non-processability of the instruction by using a negative an FIToFIPaymentStatusReport (status Reject) message.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Creditor.

In scope: The Creditor sends a PaymentReturn message including the return reason to inform the Debtor about the non-processability of the FinancialInstitutionCreditTransfer instruction (for example due to missing/incorrect information).

In scope: The Debtor **optionally** confirms the receipt of the PaymentReturn message by sending a positive FIToFIPaymentStatusReport message to the Creditor.

Out of scope: Reporting (BankToCustomerDebitCreditNotification ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement ('statement')).

The case where the Debtor and the Creditor Agent are correspondents is very similar. Therefore, it is not illustrated. The scenario would cover the case where the Debtor services an account for the Creditor Agent and the case where the Debtor and the Creditor Agent are linked through a clearing and settlement system.

In the case where the Creditor Agent services an account for the Debtor, the Creditor Agent will inform about the non-processability of the instruction by using a negative FIToFIPaymentStatusReport message to reject the instruction.

Scenario 2: The Debtor Agent and the Creditor are correspondents.

The scenario covers the case where the Debtor Agent services an account for the Creditor and where the Debtor Agent and the Creditor are linked through a payment clearing system.

In the case where the Creditor services an account for the Debtor Agent, the Creditor will inform about the non-processability of the instruction by using a negative FIToFIPaymentStatusReport (status Reject) message.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Debtor Agent.

In scope: The Debtor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor.

In scope: The Debtor Agent forwards the FinancialInstitutionCreditTransfer message to the Creditor.

In the case where the Debtor Agent services an account for the Creditor (i.e. is also the Creditor Agent) the Debtor Agent will send a BankToCustomerDebtorCreditNotification ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement ('statement') message instead of forwarding the FinancialInstitutionCreditTransfer message.

In scope: The Creditor sends a PaymentReturn message including the return reason to inform the Debtor Agent about the non-processability of the FinancialInstitutionCreditTransfer instruction (for example due to missing/incorrect information).

Note: whenever possible, the Debtor Agent might try to repair and re-submit the instruction. Depending on what has been agreed it may inform the Debtor of the repair with an updated FIToFIPaymentStatusReport message.

In scope: The Debtor Agent **optionally** confirms the receipt of the PaymentReturn message by sending a positive FIToFIPaymentStatusReport message to the Creditor.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement')).

Scenario 3: the Debtor Agent and the Creditor Agent are correspondents.

The scenario covers the case where the Debtor Agent services an account for the Creditor Agent and where the Debtor Agent and the Creditor Agent are linked through a payment clearing system.

In the case where the Creditor Agent services an account for the Debtor Agent, the Creditor Agent will inform about the non-processability of the instruction by using a negative FIToFIPaymentStatusReport (status Reject) message.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Debtor Agent.

In scope: The Debtor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor.

In scope: The Debtor Agent forwards the FinancialInstitutionCreditTransfer message to the Creditor Agent.

In Scope: The Creditor Agent sends a PaymentReturn message to inform the Debtor Agent about the non-processability of the FinancialInstitutionCreditTransfer instruction (for example due to missing/incorrect information).

Note: whenever possible, the Debtor Agent might try to repair and re-submit the instruction. Depending on what has been agreed it may inform the Debtor about the repair with an updated FIToFIPaymentStatusReport message.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement')).

Scenario 4: The Debtor Agent and the Creditor Agent are not correspondents.

For sake of simplicity, only one Intermediary Agent has been added.

The scenario covers the case where the Intermediary Agent services an account for the Creditor Agent or the case where the Intermediary Agent and the Creditor Agent are linked through a payment clearing system.

For the case where the Creditor Agent services an account for the Intermediary Agent, the Creditor Agent will inform about the non-processability of the instruction by using a negative FIToFIPaymentStatusReport (status Reject) message.

In scope: The Debtor sends the FinancialInstitutionCreditTransfer message to the Debtor Agent.

In scope: The Debtor Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor.

In scope: The Debtor Agent forwards the FinancialInstitutionCreditTransfer to the Intermediary Agent.

In scope: The Intermediary Agent **optionally** confirms the processability of the FinancialInstitutionCreditTransfer instruction by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

In scope: The Intermediary Agent forwards the FinancialInstitutionCreditTransfer instruction to the Creditor Agent.

In scope: The Creditor Agent sends a PaymentReturn message including the return reason to inform the Intermediary Agent about the non-processability of the FinancialInstitutionCreditTransfer instruction (for example due to missing/incorrect information).

Note: whenever possible, the Intermediary Agent might try to repair and re-submit the instruction. Depending on what has been agreed it may inform the Debtor Agent of the repair with an updated FIToFIPaymentStatusReport message.

In scope: The Intermediary Agent **optionally** confirms the receipt of the PaymentReturn message by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

In scope: The Intermediary Agent forwards the PaymentReturn message including the return reason to the Debtor Agent to inform him about the non-processability of the FinancialInstitutionCreditTransfer instruction.

Note: whenever possible, the Debtor Agent might try to repair and re-submit the instruction. Depending on what has been agreed it may inform the Debtor about the repair with an updated FIToFIPaymentStatusReport message.

In scope: The Debtor Agent **optionally** confirms the receipt of the PaymentReturn message by sending a positive FIToFIPaymentStatusReport message to the Intermediary Agent.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement ('statement')).

Customer Direct Debit Initiation message and FIToFI Customer Direct Debit message

Introduction

A Direct Debit is a request for payment of an amount to be collected from a party bank account (the Debtor) by an originator (the Creditor). The amounts and dates of collections may vary.

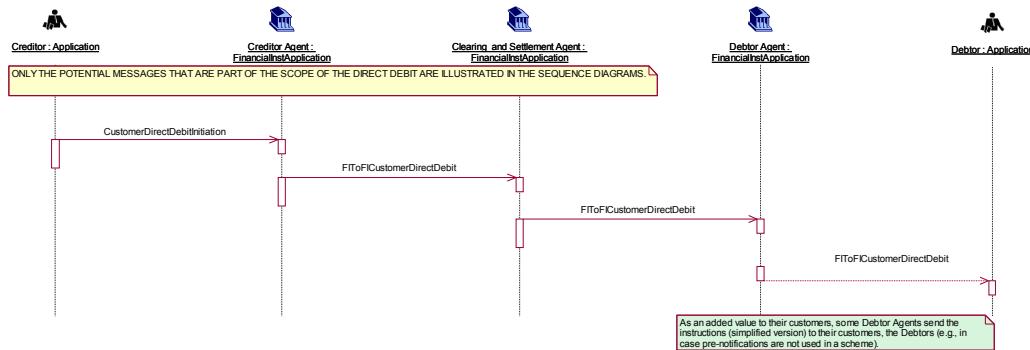
Direct Debits result in cash transfers between Debtor and Creditor through infrastructures or correspondent banks. They may be exchanged as single instructions but are traditionally grouped following some common characteristics and, for convenience or efficiency reasons, exchanged in a batch mode.

Direct Debits are processed in different ways from country to country, especially regarding the handling of the mandate (when it exists) given by the Debtor to the Creditor.

The **CustomerDirectDebitInitiation** message is sent by the Initiating Party (Creditor) to the Forwarding Agent or Creditor Agent. It is used to request single or bulk collection(s) of cash from one or various Debtor account(s) to a Creditor.

The **FItоФICustomerDirectDebit** message is sent by a Financial Institution to another Financial Institution, directly or through a Clearing System. It is used to clear Direct Debit instructions, initiated by non-financial institution customers.

Message Flow



Narrative and Scenarios

Scenario

The original mandate between the Debtor and the Creditor and the mandate management itself are identified as being out of scope and are therefore not included in the diagram. Some information on possible mandate management information flow is available below.

The mandate is the authorisation/expression of consent given by the Debtor, allowing a specified Creditor to originate Direct Debit instructions to debit a specified Debtor account in accordance with the relevant Direct Debit Scheme Rules and, if applicable, the mandate details.

A valid/authorised mandate represents the Debtor agreement:

- to authorise the Creditor to issue Direct Debit instruction(s) to the Debtor account, and;
- to instruct the Debtor Agent to act upon the Creditor Direct Debit instruction.

Note: in some cases, the Debtor Agent is unaware of the Mandate and simply acts upon the Direct Debit instruction.

A mandate can be an electronic mandate or a mandate in paper form. In case of a paper mandate the Creditor dematerialises the mandate upon the mandate presentation in paper form. Dematerialised mandate data are referred to as the Mandate Related Information (MRI) only and are not to be considered as the mandate document. The original mandate remains subject for archiving and reference for any legal matter.

Prior to the sending of a Direct Debit instruction, the Creditor may notify the Debtor of the amount and date on which the Direct Debit instruction will be presented to the Debtor Agent for debit. This notification may be sent together with or separately from other commercial documents (for example, an invoice).

There are two types of pre-notifications:

- Schedule of payments for a number of subsequent Direct Debits for an agreed period of time.
- Individual advises of a Direct Debit subject for collection on a specified value date only. In case of recurrent Direct Debit this requires an update for each individual recurrent Direct Debit prior to its collection.

The Debtor will reconcile the pre-notification with the signed/authorised mandate and where relevant other records (such as account payable items, contract details or subscription agreement). The Debtor ensures the account is covered with subject amount.

In scope: The Creditor sends the CustomerDirectDebitInitiation message to its Agent (the Creditor Agent), together with the Mandate Related Information when requested by the scheme.

In scope: The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when requested by the scheme.

In scope: The Clearing and Settlement Agent sends the FIToFICustomerDirectDebit message, together with the Mandate Related Information (MRI), when requested by the scheme, to the Debtor Agent.

Out of scope: Potentially, the Debtor Agent could forward the Direct Debit instruction (simplified version) to the debtor (for example, in case pre-notifications are not used in a Scheme).

Out of scope: In case the Clearing and Settlement Agent are two parties the Clearing Agent prepares and sends the payment information for the Settlement Agent (in accordance with the agreed and published settlement cycle). The process includes the calculation of the settlement positions and transmission of the files to the Settlement Agent.

The information provided includes the net position to be debited, the party to be debited, the net position to be credited, the party to be credited and the value date.

The settlement is executed by the Settlement Agent, in accordance with the settlement cycle, based on the settlement report provided by the Clearing Agent. The Settlement Agent performs the transfer of funds from the Debtor Agent to the Creditor Agent.

Out of scope: Reporting (BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement')) to the Debtors and Creditors. Timing may vary depending on market practices and value added services provided by some agents, that is before or after settlement.

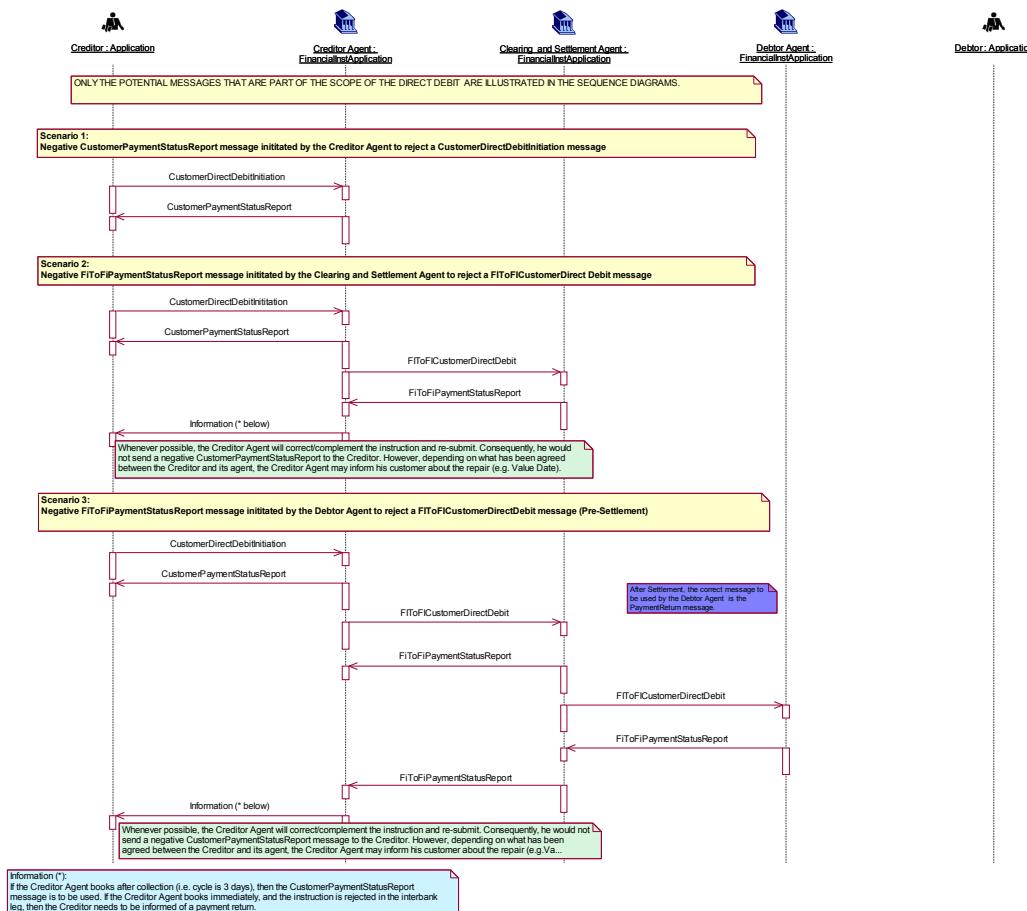
Negative FIToFI Payment Status Report with Direct Debit

Introduction

The negative FIToFIPaymentStatus Report message is sent by the receiver of an instruction to inform the sender of the instruction about the negative processability of the instruction.

The negative FIToFIPaymentStatusReport message is to be sent before settlement. Indeed, after settlement, the correct message to be used is the PaymentReturn message.

Message Flow



Narrative and Scenarios

Scenario 1: A negative CustomerPaymentStatusReport message initiated by the Creditor Agent to reject a CustomerDirectDebitInitiation message.

The Creditor sends the CustomerDirectDebitInitiation message to its agent (the Creditor Agent).

The Creditor Agent sends a negative CustomerPaymentStatusReport message to the Creditor to inform him about the non processability of the CustomerDirectDebitInitiation instruction, for example due to missing information.

Scenario 2: A negative FIToFIPaymentStatusReport message initiated by the Clearing and Settlement Agent to reject an FIToFICustomerDirectDebit message.

The Creditor sends the CustomerDirectDebitInitiation message to its agent (the Creditor Agent).

The Creditor Agent confirms the processability of the CustomerDirectDebitInitiation instruction by sending a positive CustomerPaymentStatusReport message to the Creditor.

The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when applicable.

If information is missing and inter-bank settlement has not taken place yet, the Clearing and Settlement Agent informs the Creditor Agent about the non processability of the FIToFICustomerDirectDebit instruction. The Creditor Agent may

inform his customer, the Creditor, about the negative processing of the CustomerDirectDebitInitiation instruction by using a negative CustomerPaymentStatusReport message, a BankToCustomerDebitCreditNotification message ('notification') or through a BankToCustomerAccountReport/BankToCustomerStatement message ('statement').

Note: Before sending a negative CustomerPaymentStatusReport message to its customer, it is assumed that the Creditor Agent will try to correct the CustomerDirectDebitInitiation message information and re-submit an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent. In this case the Creditor will not be involved.

Scenario 3: Negative FIToFIPaymentStatusReport message initiated by the Debtor Agent to Reject the FIToFICustomerDirectDebit message.

The Creditor sends a CustomerDirectDebitInitiation message to its Agent (the Creditor Agent).

The Creditor Agent confirms the processability of the CustomerDirectDebitInitiation instruction by sending a CustomerPaymentStatusReport message to the Creditor.

The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when applicable.

The Clearing and Settlement Agent confirms the processability of the FIToFICustomerDirectDebit instruction by sending an FIToFIPaymentStatusReport message to the Creditor Agent.

The Clearing and Settlement Agent sends an FIToFICustomerDirectDebit message, together with potentially the Mandate Related Reference (MRI) to the Debtor Agent immediately for information purposes only.

If settlement has not yet taken place, the Debtor Agent may send a negative FIToFIPaymentStatusReport message to the Clearing and Settlement Agent, to inform him about the rejection of the FIToFICustomerDirectDebit instruction. This negative FIToFIPaymentStatusReport message may subsequently be forwarded to the Creditor Agent. The Creditor Agent may inform his customer, the Creditor, about the negative processing of the CustomerDirectDebitInitiation instruction by using a CustomerPaymentStatusReport message, a BankToCustomerDebitCreditNotification message ('notification') or through a BankToCustomerAccountReport/BankToCustomerStatement message ('statement').

Positive FIToFI Payment Status Report with Direct Debit

Introduction

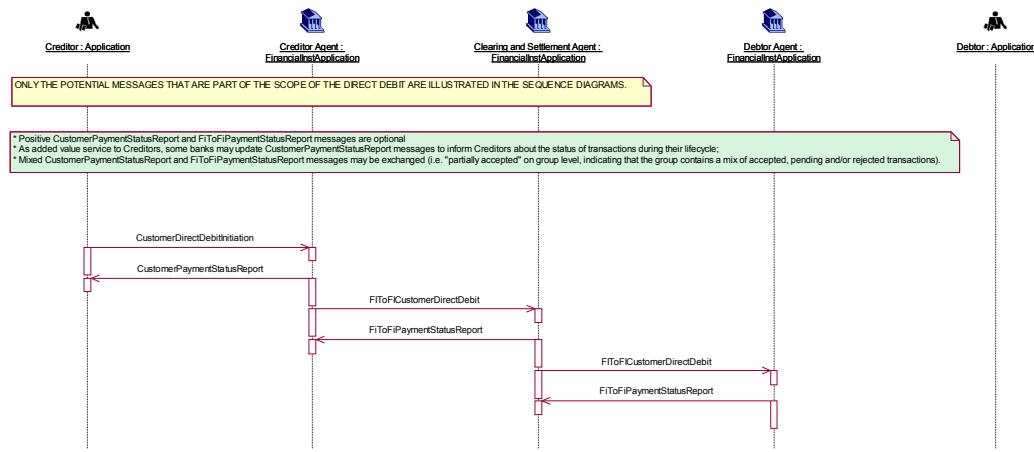
The positive FIToFIPaymentStatusReport message is sent by the receiver of an instruction to inform the receiver that the instruction received (either single or grouped) is processable.

A positive FIToFIPaymentStatusReport message can also be used to confirm the processability of a PaymentReturn message or an FIToFIPaymentReversal message.

The positive FIToFIPaymentStatus Report message is also meant to be generic to ensure re-usability with other Payments Instruments.

The FIToFI Payment Status Report messages are exchanged, point to point between two parties, optionally and as per bilateral agreements and may be complemented by an BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement').

Message Flow



Narrative and Scenario

Scenario: Use of the CustomerPaymentStatusReport message and FIToFIPaymentStatusReport to confirm the processability of a CustomerDirectDebitInitiation instruction, followed by a FIToFICustomerDirectDebit message.

In scope: The Creditor sends the CustomerDirectDebitInitiation message to its agent (the Creditor Agent).

In scope: The Creditor Agent confirms the processability of the CustomerDirectDebitInitiation instruction by sending a CustomerPaymentStatusReport message to the Creditor.

In scope: The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when applicable.

In scope: The Clearing and Settlement Agent confirms the processability of the FIToFICustomerDirectDebit instruction by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

In scope: The Clearing and Settlement Agent sends an FIToFICustomerDirectDebit message, together with potentially the Mandate Related Information (MRI) to the Debtor Agent immediately for information purposes only.

In scope: The Debtor Agent sends a positive FIToFIPaymentStatusReport message to the Clearing and Settlement Agent. This positive status message may subsequently be forwarded to the Creditor Agent.

Payment Return message with FIToFI Direct Debit message

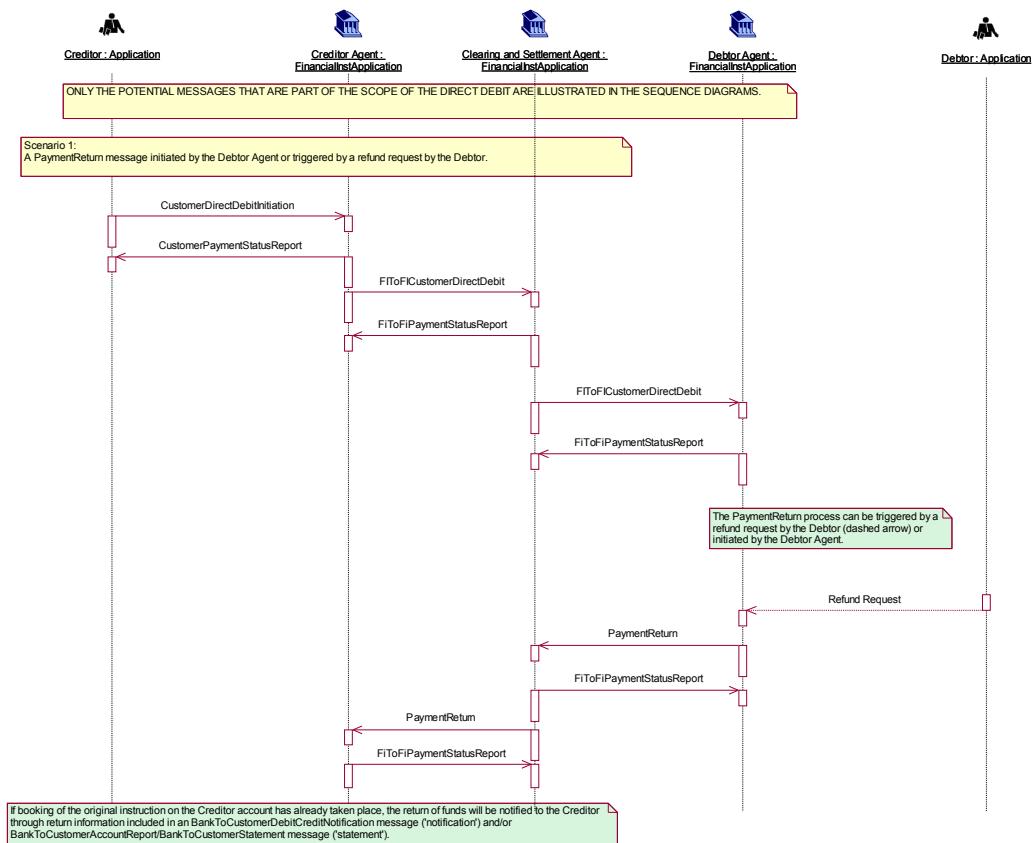
Introduction

A PaymentReturn message is initiated by the Debtor Agent and sent to the previous party in the payment chain when a debit can not be executed due to an administrative reason (for example non existing/closed account) or due to a banking reason (for example insufficient funds).

The PaymentReturn message is also the message to be used by the Debtor Agent following the receipt of a refund request by the Debtor (out of scope) as it is assumed that the refund request will be done through a non-automated tool (for example phone/fax) and is not part of the scope.

In this case, the PaymentReturn message will contain a code to indicate that it is triggered by a request for refund by the Debtor.

Message Flow



Narrative and Scenarios

Scenario 1: *PaymentReturn message initiated by the Debtor Agent.*

The Creditor sends the CustomerDirectDebitInitiation message to its agent (the Creditor Agent).

The Creditor Agent confirms the processability of the CustomerDirectDebitInitiation instruction by sending a positive CustomerPaymentStatusReport to the Creditor.

The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when applicable.

The Clearing and Settlement Agent confirms the processability of the FIToFICustomerDirectDebit instruction by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

The Clearing and Settlement Agent sends an FIToFICustomerDirectDebit message, together with potentially the Mandate Related Reference (MRI) to the Debtor Agent immediately for information purposes only.

The Debtor Agent sends a positive FIToFIPaymentStatusReport message to the Clearing and Settlement Agent.

If the Debtor Agent is unable to make the collection from the Debtor Account for one or several reasons (insufficient funds, customer deceased...), It will initiate a PaymentReturn message, and route it through the Clearing and Settlement Agent to the Creditor Agent, giving the reason for the Return.

The Clearing and Settlement Agent optionally confirms the receipt of the PaymentReturn message by sending a positive FIToFIPaymentStatusReport message to the Debtor Agent.

The Clearing and Settlement Agent forwards the PaymentReturn message to the Creditor Agent.

In case the Clearing and Settlement Agent are two parties the Clearing Agent prepares the (returned) payment information for the Settlement Agent (the net position to be debited, the party to be debited, the net position to be credited, the party to be credited and the value date) in accordance with the agreed and published settlement cycle. The Settlement Agent performs the transfer of cash from the credit party to the debit party (in accordance with the agreed published settlement cycle). (Out of scope and not illustrated).

The Creditor Agent will optionally confirm receipt of the PaymentReturn message to the Clearing Agent. Depending on agreements between the Creditor and the Creditor Agent, the Creditor may be informed either through a negative CustomerPaymentStatusReport message, or through an BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement') about the funds return and thus the debit on his account.

Scenario 2: Refund by the Debtor (Not illustrated in the Sequence Diagram).

This scenario is similar to scenario 1, except that the PaymentReturn instruction by the Debtor Agent to the Clearing and Settlement Agent is triggered by a *Refund Request* by the Debtor to his agent, the Debtor Agent (in a non-automated manner). In this case, the PaymentReturn message will contain a code indicating that it was triggered by a request for refund by the Debtor.

FIToFI Payment Reversal message with Direct Debit

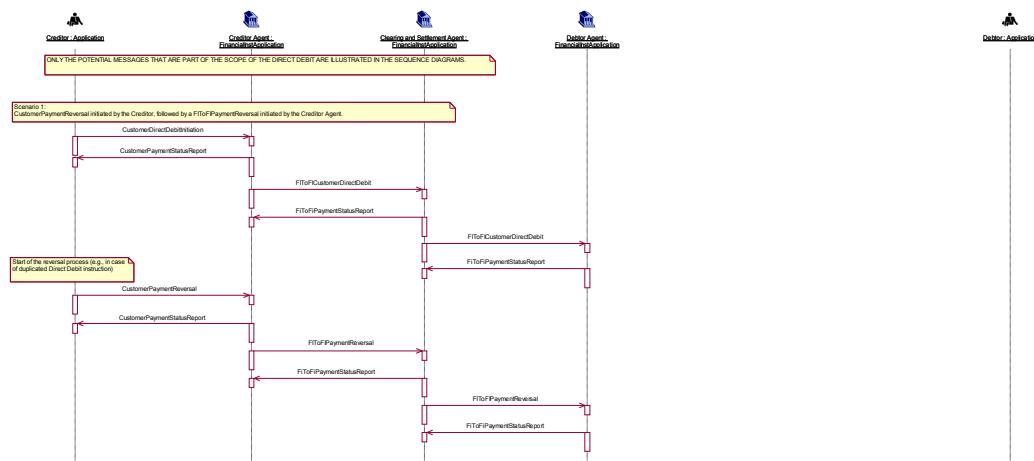
Introduction

The Creditor will initiate a CustomerPaymentReversal message, after Settlement, when a paid Direct Debit should not have been processed.

The Creditor Agent will in his turn initiate an FIToFIPaymentReversal for the next agent in the payment chain. Consequently, the Debtor will be credited back.

Note: The Creditor Agent may be the originator of a payment reversal - it will in this case initiate an FIToFIPaymentReversal message.

Sequence Diagram



Narrative and Scenario

The Creditor sends a CustomerDirectDebitInitiation message to its Agent (the Creditor Agent).

The Creditor Agent confirms the processability of the CustomerDirectDebitInitiation instruction by sending a positive CustomerPaymentStatusReport message to the Creditor.

The Creditor Agent sends an FIToFICustomerDirectDebit message to the Clearing and Settlement Agent, in line with the clearing cycle. The Mandate Related Information (MRI) is also transported, when applicable.

The Clearing and Settlement Agent confirms the processability of the FIToFICustomerDirectDebit instruction by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

The Clearing and Settlement Agent sends an FIToFICustomerDirectDebit message, together with potentially the Mandate Related Reference (MRI) to the Debtor Agent immediately for information purposes only.

The Debtor Agent sends a positive FIToFIPaymentStatusReport message to the Clearing and Settlement Agent.

The Creditor realizes this was a duplicated CustomerDirectDebitInitiation instruction. It now wants to send a CustomerPaymentReversal message. It identifies the original CustomerDirectDebitInitiation message (or a file of direct debit instructions) and generates an offsetting transaction in favour of the Debtor, under the quotation of the reversal reasons. The Creditor Agent may confirm the receipt of the CustomerPaymentReversal message by sending a positive CustomerPaymentStatusReport message to the Creditor.

An FIToFIPaymentReversal message is submitted by the Creditor Agent to the Clearing and Settlement Agent for settlement, under quotation of the original direct debit reference and the reason for the reversal.

The Clearing Agent confirms the processability of the reversal by sending a positive FIToFIPaymentStatusReport message to the Creditor Agent.

The Clearing and Settlement Agent forwards the FIToFIPaymentReversal message to the Debtor Agent immediately for information purposes only.

In case the Clearing and Settlement Agent are two parties the Clearing Agent prepares the payment information for the Settlement Agent (in accordance with the agreed and published settlement cycle). That process includes the calculation of the settlement positions.

The information provided to the Settlement Agent is the net position to be debited, the party to be debited, the net position to the credited, the party to be credited and the value date (Out of Scope).

The Settlement Agent performs the transfer of funds from the Credit Party to the Debit Party (in accordance with the agreed and published settlement cycle) (Out of Scope)

A positive FIToFIPaymentStatusReport message can optionally be initiated by the Debtor Agent and sent to the Clearing and Settlement Agent to confirm the processability of the reversal message.

Note: it may exceptionally occur that a PaymentReturn message and an FIToFIPaymentReversal message would cross each other, but this could only be avoided through value-added monitoring services that could be offered by the scheme manager and/or might provoke exceptions/investigation handling.

Bank To Customer Cash Management

Overview

What does this part of the document contain?

This document describes a set of account information messages approved by the ISO 20022 Payments Standards Evaluation Group as ISO 20022 messages on 30 March 2009. These messages can be used to provide account information for reconciliation and cash positioning. This set includes the following messages :

1. BankToCustomerAccountReportV02
2. BankToCustomerStatementV02
3. BankToCustomerDebitCreditNotificationV02

How to read

In compliance with ISO 20022, UML (Unified Modelling Language) is used to depict business and logical models. As knowledge of UML is not a requirement to discuss the business standards, the data format for the messages is presented

in a user-friendlier way. This way of representation is automatically generated from the models, thereby ensuring absolute consistency between the model information and the published standard.

Introduction

The Bank-to-Customer Cash Management messages are sent from the Account Servicer to the Account Owner, or a party authorised by the Account Owner to receive the account information (i.e. the Message Recipient).

Introduction

The Bank-to-Customer Cash Management messages are sent from the Account Servicer through a Forwarding Agent (who plays the role of 'concentrating institution' for the account owner) to the Account Owner, or a party authorised by the Account Owner to receive the account information (i.e. the Message Recipient). Which messages will be sent will be agreed between the three parties.

camt.052.001.02 BankToCustomerAccountReportV02

Message Functionality

Scope

The BankToCustomerAccountReport message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of the entries reported to the account, and/or to provide the owner with balance information on the account at a given point in time.

Usage

The BankToCustomerAccountReport message can contain reports for more than one account. It provides information for cash management and/or reconciliation. It can be used to:

- report pending and booked items;
- provide balance information.

It can include underlying details of transactions that have been included in the entry.

It is possible that the receiver of the message is not the account owner, but a party entitled by the account owner to receive the account information (also known as recipient).

For a statement, the Bank-to-Customer Account Statement message should be used.

Outline

The BankToCustomerAccountReport message is composed of two building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as Message Identification and CreationDateTime.

B. Report

This building block is mandatory and repetitive. It should be repeated for each account on which a report is provided. The report contains components such as Balance and Entry.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
		<i>Message root</i>	<BkToCstmrAcctRpt>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		MessageRecipient	<MsgRept>	[0..1]	±	
1.4		MessagePagination	<MsgPgntn>	[0..1]	±	

Message Definition Report

camt.052.001.02 BankToCustomerAccountReportV02

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
1.5		AdditionalInformation	<AddtlInf>	[0..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.0		Report	<Rpt>	[1..n]		
2.1		Identification	<Id>	[1..1]	Text	
2.2		ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Quantity	
2.3		LegalSequenceNumber	<LglSeqNb>	[0..1]	Quantity	
2.4		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
2.5		FromToDate	<FrToDt>	[0..1]	±	
2.6		CopyDuplicateIndicator	<CpyDplctInd>	[0..1]	Code	
2.7		ReportingSource	<RptgSrc>	[0..1]		
2.8	{Or	Code	<Cd>	[1..1]	Code	
2.9	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.10		Account	<Acct>	[1..1]	±	
2.11		RelatedAccount	<RltdAcct>	[0..1]	±	
2.12		Interest	<Intrst>	[0..n]		
2.13		Type	<Tp>	[0..1]		
2.14	{Or	Code	<Cd>	[1..1]	Code	
2.15	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.16		Rate	<Rate>	[0..n]		
2.17		Type	<Tp>	[1..1]		
2.18	{Or	Percentage	<Pctg>	[1..1]	Rate	
2.19	Or}	Other	<Othr>	[1..1]	Text	
2.20		ValidityRange	<VldtyRg>	[0..1]	±	
2.21		FromToDate	<FrToDt>	[0..1]	±	
2.22		Reason	<Rsn>	[0..1]	Text	
2.23		Balance	<Bal>	[0..n]		
2.24		Type	<Tp>	[1..1]		
2.25		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	{Or	Code	<Cd>	[1..1]	Code	
2.27	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.28		SubType	<SubTp>	[0..1]		
2.29	{Or	Code	<Cd>	[1..1]	Code	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.30</u>	Or{	Proprietary	<Prtry>	[1..1]	Text	
<u>2.31</u>		CreditLine	<CdtLine>	[0..1]		
<u>2.32</u>		Included	<Incl>	[1..1]	Indicator	
<u>2.33</u>		Amount	<Amt>	[0..1]	Amount	
<u>2.34</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.35</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.36</u>		Date	<Dt>	[1..1]	±	
<u>2.37</u>		Availability	<Avlbt>	[0..n]		<u>R1</u>
<u>2.38</u>		Date	<Dt>	[1..1]		
<u>2.39</u>	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
<u>2.40</u>	Or{	ActualDate	<ActlDt>	[1..1]	DateTime	
<u>2.41</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.42</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.43</u>		TransactionsSummary	<TxSummry>	[0..1]		
<u>2.44</u>		TotalEntries	<TtlNtries>	[0..1]		
<u>2.45</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.46</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.47</u>		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity	
<u>2.48</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.49</u>		TotalCreditEntries	<TtlCdtNtries>	[0..1]		
<u>2.50</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.51</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.52</u>		TotalDebitEntries	<TtlDbtNtries>	[0..1]		
<u>2.53</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.54</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.55</u>		TotalEntriesPerBankTransactionCode	<TtlNtriesPerBkTx Cd>	[0..n]		
<u>2.56</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.57</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.58</u>		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity	
<u>2.59</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.60</u>		ForecastIndicator	<FcstInd>	[0..1]	Indicator	
<u>2.61</u>		BankTransactionCode	<BkTxCd>	[1..1]		
<u>2.62</u>		Domain	<Domn>	[0..1]		<u>R2</u>
<u>2.63</u>		Code	<Cd>	[1..1]	Code	

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Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.64</u>		Family	<Fmly>	[1..1]		
<u>2.65</u>		Code	<Cd>	[1..1]	Code	
<u>2.66</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	
<u>2.67</u>		Proprietary	<Prtry>	[0..1]		R2
<u>2.68</u>		Code	<Cd>	[1..1]	Text	
<u>2.69</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.70</u>		Availability	<Avlbt>	[0..n]		
<u>2.71</u>		Date	<Dt>	[1..1]		
<u>2.72</u>	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
<u>2.73</u>	Or}	ActualDate	<ActlDt>	[1..1]	DateTime	
<u>2.74</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.75</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.76</u>		Entry	<Ntry>	[0..n]		
<u>2.77</u>		EntryReference	<NtryRef>	[0..1]	Text	
<u>2.78</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.79</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.80</u>		ReversalIndicator	<RvslInd>	[0..1]	Indicator	
<u>2.81</u>		Status	<Sts>	[1..1]	Code	
<u>2.82</u>		BookingDate	<BookgDt>	[0..1]	±	
<u>2.83</u>		ValueDate	<ValDt>	[0..1]	±	
<u>2.84</u>		AccountServicerReference	<AcctSvcrRef>	[0..1]	Text	
<u>2.85</u>		Availability	<Avlbt>	[0..n]		
<u>2.86</u>		Date	<Dt>	[1..1]		
<u>2.87</u>	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
<u>2.88</u>	Or}	ActualDate	<ActlDt>	[1..1]	DateTime	
<u>2.89</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.90</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.91</u>		BankTransactionCode	<BkTxCd>	[1..1]		
<u>2.92</u>		Domain	<Domn>	[0..1]		R2
<u>2.93</u>		Code	<Cd>	[1..1]	Code	
<u>2.94</u>		Family	<Fmly>	[1..1]		
<u>2.95</u>		Code	<Cd>	[1..1]	Code	
<u>2.96</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	
<u>2.97</u>		Proprietary	<Prtry>	[0..1]		R2
<u>2.98</u>		Code	<Cd>	[1..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.99</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.100</u>		CommissionWaiverIndicator	<ComssnWvrInd>	[0..1]	Indicator	
<u>2.101</u>		AdditionalInformationIndicator	<AddtlInfInd>	[0..1]		
<u>2.102</u>		MessageNameIdentification	<MsgNmId>	[0..1]	Text	
<u>2.103</u>		MessageIdentification	<MsgId>	[0..1]	Text	
<u>2.104</u>		AmountDetails	<AmtDtls>	[0..1]	±	
<u>2.105</u>		Charges	<Chrgs>	[0..n]		
<u>2.106</u>		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAm t>	[0..1]	Amount	
<u>2.107</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.108</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.109</u>		Type	<Tp>	[0..1]		
<u>2.110</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.111</u>	Or}	Proprietary	<Prtry>	[1..1]	±	
<u>2.112</u>		Rate	<Rate>	[0..1]	Rate	
<u>2.113</u>		Bearer	 	[0..1]	Code	
<u>2.114</u>		Party	<Pty>	[0..1]	±	
<u>2.115</u>		Tax	<Tax>	[0..1]		
<u>2.116</u>		Identification	<Id>	[0..1]	Text	
<u>2.117</u>		Rate	<Rate>	[0..1]	Rate	
<u>2.118</u>		Amount	<Amt>	[0..1]	Amount	
<u>2.119</u>		TechnicalInputChannel	<TechInptChnl>	[0..1]		
<u>2.120</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.121</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.122</u>		Interest	<Instrt>	[0..n]		
<u>2.123</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.124</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.125</u>		Type	<Tp>	[0..1]		
<u>2.126</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.127</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.128</u>		Rate	<Rate>	[0..n]		
<u>2.129</u>		Type	<Tp>	[1..1]		
<u>2.130</u>	{Or	Percentage	<Pctg>	[1..1]	Rate	
<u>2.131</u>	Or}	Other	<Othr>	[1..1]	Text	
<u>2.132</u>		ValidityRange	<VldtyRg>	[0..1]	±	

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Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.133		FromToDate	<FrToDt>	[0..1]	±	
2.134		Reason	<Rsn>	[0..1]	Text	
2.135		EntryDetails	<NtryDtls>	[0..n]		
2.136		Batch	<Btch>	[0..1]		
2.137		MessageIdentification	<MsgId>	[0..1]	Text	
2.138		PaymentInformationIdentification	<PmtInflId>	[0..1]	Text	
2.139		NumberOfTransactions	<NbOfTx>	[0..1]	Text	
2.140		TotalAmount	<TtlAmt>	[0..1]	Amount	
2.141		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.142		TransactionDetails	<TxDtls>	[0..n]		
2.143		References	<Refs>	[0..1]		
2.144		MessageIdentification	<MsgId>	[0..1]	Text	
2.145		AccountServicerReference	<AcctSvcrRef>	[0..1]	Text	
2.146		PaymentInformationIdentification	<PmtInflId>	[0..1]	Text	
2.147		InstructionIdentification	<InstrId>	[0..1]	Text	
2.148		EndToEndIdentification	<EndToEndId>	[0..1]	Text	
2.149		TransactionIdentification	<TxId>	[0..1]	Text	
2.150		MandateIdentification	<MndtId>	[0..1]	Text	
2.151		ChequeNumber	<ChqNb>	[0..1]	Text	
2.152		ClearingSystemReference	<ClrSysRef>	[0..1]	Text	
2.153		Proprietary	<Prtry>	[0..1]		
2.154		Type	<Tp>	[1..1]	Text	
2.155		Reference	<Ref>	[1..1]	Text	
2.156		AmountDetails	<AmtDtls>	[0..1]	±	
2.157		Availability	<Avlbt>	[0..n]		
2.158		Date	<Dt>	[1..1]		
2.159	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
2.160	Or}	ActualDate	<ActlDt>	[1..1]	DateTime	
2.161		Amount	<Amt>	[1..1]	Amount	
2.162		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
2.163		BankTransactionCode	<BkTxCd>	[0..1]		
2.164		Domain	<Domn>	[0..1]		R2
2.165		Code	<Cd>	[1..1]	Code	
2.166		Family	<Fmly>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.167		Code	<Cd>	[1..1]	Code	
2.168		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	
2.169		Proprietary	<Prtry>	[0..1]		R2
2.170		Code	<Cd>	[1..1]	Text	
2.171		Issuer	<Issr>	[0..1]	Text	
2.172		Charges	<Chrgs>	[0..n]		
2.173		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAm t>	[0..1]	Amount	
2.174		Amount	<Amt>	[1..1]	Amount	
2.175		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.176		Type	<Tp>	[0..1]		
2.177	{Or	Code	<Cd>	[1..1]	Code	
2.178	Or}	Proprietary	<Prtry>	[1..1]	±	
2.179		Rate	<Rate>	[0..1]	Rate	
2.180		Bearer	 	[0..1]	Code	
2.181		Party	<Pty>	[0..1]	±	
2.182		Tax	<Tax>	[0..1]		
2.183		Identification	<Id>	[0..1]	Text	
2.184		Rate	<Rate>	[0..1]	Rate	
2.185		Amount	<Amt>	[0..1]	Amount	
2.186		Interest	<Intrst>	[0..n]		
2.187		Amount	<Amt>	[1..1]	Amount	
2.188		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
2.189		Type	<Tp>	[0..1]		
2.190	{Or	Code	<Cd>	[1..1]	Code	
2.191	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.192		Rate	<Rate>	[0..n]		
2.193		Type	<Tp>	[1..1]		
2.194	{Or	Percentage	<Pctg>	[1..1]	Rate	
2.195	Or}	Other	<Othr>	[1..1]	Text	
2.196		ValidityRange	<VldtyRg>	[0..1]	±	
2.197		FromToDate	<FrToDt>	[0..1]	±	
2.198		Reason	<Rsn>	[0..1]	Text	
2.199		RelatedParties	<RltdPties>	[0..1]		
2.200		InitiatingParty	<InitgPty>	[0..1]	±	

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Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.201		Debtor	<Dbtr>	[0..1]	±	
2.202		DebtorAccount	<DbtrAcct>	[0..1]	±	
2.203		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
2.204		Creditor	<Cdtr>	[0..1]	±	
2.205		CreditorAccount	<CdtrAcct>	[0..1]	±	
2.206		UltimateCreditor	<UltmtCdtr>	[0..1]	±	
2.207		TradingParty	<TradgPty>	[0..1]	±	
2.208		Proprietary	<Prtry>	[0..n]		
2.209		Type	<Tp>	[1..1]	Text	
2.210		Party	<Pty>	[1..1]	±	
2.211		RelatedAgents	<RltdAgts>	[0..1]		
2.212		DebtorAgent	<DbtrAgt>	[0..1]	±	
2.213		CreditorAgent	<CdtrAgt>	[0..1]	±	
2.214		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±	
2.215		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±	
2.216		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±	
2.217		ReceivingAgent	<RcvgAgt>	[0..1]	±	
2.218		DeliveringAgent	<DlvrgAgt>	[0..1]	±	
2.219		IssuingAgent	<IssgAgt>	[0..1]	±	
2.220		SettlementPlace	<SttlmPlc>	[0..1]	±	
2.221		Proprietary	<Prtry>	[0..n]		
2.222		Type	<Tp>	[1..1]	Text	
2.223		Agent	<Agt>	[1..1]	±	
2.224		Purpose	<Purp>	[0..1]		
2.225	{Or}	Code	<Cd>	[1..1]	Code	
2.226	Or{}	Proprietary	<Prtry>	[1..1]	Text	
2.227		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]		
2.228		RemittanceIdentification	<RmtId>	[0..1]	Text	
2.229		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code	
2.230		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text	
2.231		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]		
2.232		Name	<Nm>	[1..1]	Text	
2.233		Address	<Adr>	[1..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.234		RemittanceInformation	<RmtInf>	[0..1]		
2.235		Unstructured	<Ustrd>	[0..n]	Text	
2.236		Structured	<Strd>	[0..n]		
2.237		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
2.238		Type	<Tp>	[0..1]		
2.239		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.240	{Or	Code	<Cd>	[1..1]	Code	
2.241	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.242		Issuer	<Issr>	[0..1]	Text	
2.243		Number	<Nb>	[0..1]	Text	
2.244		RelatedDate	<RltdDt>	[0..1]	DateTime	
2.245		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
2.246		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
2.247		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount	
2.248		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
2.249		TaxAmount	<TaxAmt>	[0..1]	Amount	
2.250		AdjustmentAmountAndReason	<AdjstmntAmtAndRs>	[0..n]		
2.251		Amount	<Amt>	[1..1]	Amount	
2.252		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.253		Reason	<Rsn>	[0..1]	Text	
2.254		AdditionalInformation	<AddtlInfl>	[0..1]	Text	
2.255		RemittedAmount	<RmttdAmt>	[0..1]	Amount	
2.256		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
2.257		Type	<Tp>	[0..1]		
2.258		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.259	{Or	Code	<Cd>	[1..1]	Code	
2.260	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.261		Issuer	<Issr>	[0..1]	Text	
2.262		Reference	<Ref>	[0..1]	Text	
2.263		Invoicer	<Invcr>	[0..1]	±	
2.264		Invoicee	<Invcee>	[0..1]	±	
2.265		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.266		RelatedDates	<RltdDts>	[0..1]		
2.267		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime	
2.268		TradeActivityContractualSettlementDate	<TradActvtyCtrctlSttlmDt>	[0..1]	DateTime	
2.269		TradeDate	<TradDt>	[0..1]	DateTime	
2.270		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	
2.271		StartDate	<StartDt>	[0..1]	DateTime	
2.272		EndDate	<EndDt>	[0..1]	DateTime	
2.273		TransactionDateTime	<TxDtTm>	[0..1]	DateTime	
2.274		Proprietary	<Prtry>	[0..n]		
2.275		Type	<Tp>	[1..1]	Text	
2.276		Date	<Dt>	[1..1]	±	
2.277		RelatedPrice	<RltdPric>	[0..1]		
2.278	{Or}	DealPrice	<DealPric>	[1..1]	Amount	
2.279	Or}	Proprietary	<Prtry>	[1..n]		
2.280		Type	<Tp>	[1..1]	Text	
2.281		Price	<Pric>	[1..1]	Amount	
2.282		RelatedQuantities	<RltdQties>	[0..n]		
2.283	{Or}	Quantity	<Qty>	[1..1]	±	
2.284	Or}	Proprietary	<Prtry>	[1..1]		
2.285		Type	<Tp>	[1..1]	Text	
2.286		Quantity	<Qty>	[1..1]	Text	
2.287		FinancialInstrumentIdentification	<FinInstrmId>	[0..1]		
2.288	{Or}	ISIN	<ISIN>	[1..1]	Identifier	
2.289	Or}	Proprietary	<Prtry>	[1..1]		
2.290		Type	<Tp>	[1..1]	Text	
2.291		Identification	<Id>	[1..1]	Text	
2.292		Tax	<Tax>	[0..1]	±	
2.293		ReturnInformation	<RtrInf>	[0..1]		
2.294		OriginalBankTransactionCode	<OrgnlBkTxCd>	[0..1]		
2.295		Domain	<Domn>	[0..1]		R2
2.296		Code	<Cd>	[1..1]	Code	
2.297		Family	<Fmly>	[1..1]		
2.298		Code	<Cd>	[1..1]	Code	
2.299		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.300		Proprietary	<Prtry>	[0..1]		R2
2.301		Code	<Cd>	[1..1]	Text	
2.302		Issuer	<Issr>	[0..1]	Text	
2.303		Originator	<Orgtr>	[0..1]	±	
2.304		Reason	<Rsn>	[0..1]		
2.305	{Or	Code	<Cd>	[1..1]	Code	
2.306	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.307		AdditionalInformation	<AddtlInf>	[0..n]	Text	R3
2.308		CorporateAction	<CorpActn>	[0..1]		
2.309		Code	<Cd>	[0..1]	Text	
2.310		Number	<Nb>	[0..1]	Text	
2.311		Proprietary	<Prtry>	[0..1]	Text	
2.312		SafekeepingAccount	<SfkpgAcct>	[0..1]	±	
2.313		AdditionalTransactionInformation	<AddtlTxInf>	[0..1]	Text	
2.314		AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	Text	
2.315		AdditionalReportInformation	<AddtlRptInf>	[0..1]	Text	

Rules and Guidelines

Rules

R1 ForwardBalanceAndAvailabilityRule

If Type is equal to ForwardAvailable, Availability is not allowed.

R2 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

R3 ReturnReasonRule

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

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **BankToCustomerAccountReportV02** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Common information for the message.

Type: The **GroupHeader** block is composed of the following **GroupHeader42** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		MessageRecipient	<MsgRcpt>	[0..1]	±
1.4		MessagePagination	<MsgPgntn>	[0..1]	±
1.5		AdditionalInformation	<AddtlInf>	[0..1]	Text

1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.

Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

1.3 MessageRecipient <MsgRcpt>

Presence: [0..1]

Definition: Party authorised by the account owner to receive information about movements on the account.

Usage: MessageRecipient should only be identified when different from the account owner.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

1.4 MessagePagination <MsgPgntn>

Presence: [0..1]

Definition: Set of elements used to provide details on the page number of the message.

Usage: The pagination of the message is only allowed when agreed between the parties.

Type: This message item is composed of the following **Pagination** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	PageNumber	<PgNb>	[1..1]	Text
	LastPageIndicator	<LastPgInd>	[1..1]	Indicator

For additional Type information, please refer to [Pagination](#) p.1006 in 'Message Item Types' section.

1.5 AdditionalInformation <AddtlInft>

Presence: [0..1]

Definition: Further details of the message.

Data Type: Max500Text

Format: maxLength: 500
minLength: 1

2.0 Report <Rpt>

Presence: [1..n]

Definition: Reports on a cash account.

Type: The *Report* block is composed of the following **AccountReport11** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		Identification	<Id>	[1..1]	Text
2.2		ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Quantity
2.3		LegalSequenceNumber	<LglSeqNb>	[0..1]	Quantity
2.4		CreationDateTime	<CreDtTm>	[1..1]	DateTime
2.5		FromToDate	<FrToDt>	[0..1]	±
2.6		CopyDuplicateIndicator	<CpyDplctInd>	[0..1]	Code
2.7		ReportingSource	<RptgSrc>	[0..1]	
2.10		Account	<Acct>	[1..1]	±
2.11		RelatedAccount	<RltdAcct>	[0..1]	±
2.12		Interest	<Intrst>	[0..n]	
2.23		Balance	<Bal>	[0..n]	
2.43		TransactionsSummary	<TxSummry>	[0..1]	
2.76		Entry	<Ntry>	[0..n]	
2.315		AdditionalReportInformation	<AddtlRptInf>	[0..1]	Text

2.1 Identification <Id>

Presence: [1..1]

Definition: Unique identification, as assigned by the account servicer, to unambiguously identify the account report.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.2 ElectronicSequenceNumber <ElctrncSeqNb>

Presence: [0..1]

Definition: Sequential number of the report, as assigned by the account servicer.

Usage: The sequential number is increased incrementally for each report sent electronically.

Data Type: Number

Format: fractionDigits: 0
totalDigits: 18

2.3 LegalSequenceNumber <LglSeqNb>

Presence: [0..1]

Definition: Legal sequential number of the report, as assigned by the account servicer. It is increased incrementally for each report sent.

Data Type: Number

Format: fractionDigits: 0
totalDigits: 18

2.4 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

2.5 FromToDate <FrToDt>

Presence: [0..1]

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

Type: This message item is composed of the following *DateTimePeriodDetails* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateTimePeriodDetails](#) p.995 in 'Message Item Types' section.

2.6 CopyDuplicateIndicator <CopyDplctInd>

Presence: [0..1]

Definition: Indicates whether the document is a copy, a duplicate, or a duplicate of a copy.

Data Type: Code

When this message item is present, one of the following *CopyDuplicate1Code* values must be used:

Code	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.

Code	Name	Definition
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

2.7 ReportingSource <RptgSrc>

Presence: [0..1]

Definition: Specifies the application used to generate the reporting.

Type: This message item is composed of one of the following **ReportingSource1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.8	{Or	Code	<Cd>	[1..1]	Code
2.9	Or}	Proprietary	<Prtry>	[1..1]	Text

2.8 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.7 **ReportingSource**.

Definition: Reporting source, as published in an external reporting source code list.

Data Type: ExternalReportingSource1Code

Format: maxLength: 4
minLength: 1

2.9 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.7 **ReportingSource**.

Definition: Reporting source, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.10 Account <Acct>

Presence: [1..1]

Definition: Unambiguous identification of the account to which credit and debit entries are made.

Type: This message item is composed of the following **CashAccount20** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text
	Owner	<Ownr>	[0..1]	
	Servicer	<Sver>	[0..1]	

For additional Type information, please refer to [CashAccount20](#) p.953 in 'Message Item Types' section.

2.11 RelatedAccount <RltdAcct>

Presence: [0..1]

Definition: Identifies the parent account of the account for which the report has been issued.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.12 Interest <Intrst>

Presence: [0..n]

Definition: Set of elements used to provide general interest information that applies to the account at a particular moment in time.

Type: This message item is composed of the following [AccountInterest2](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.13		Type	<Tp>	[0..1]	
2.16		Rate	<Rate>	[0..n]	
2.21		FromToDate	<FrToDt>	[0..1]	±
2.22		Reason	<Rsn>	[0..1]	Text

2.13 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of interest.

Type: This message item is composed of one of the following [InterestType1Choice](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.14	{Or	Code	<Cd>	[1..1]	Code
2.15	Or}	Proprietary	<Prtry>	[1..1]	Text

2.14 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.13 [Type](#).

Definition: Specifies the type of interest.

Data Type: Code*One of the following **InterestType1Code** values must be used:*

Code	Name	Definition
INDY	IntraDay	During or within a business day.
OVRN	OverNight	Period of time between the end of a business day and the start of the next business day (usually the day after).

2.15 Proprietary <Prtry>**Presence:** [1..1]*This message item is part of choice 2.13 Type.***Definition:** Specifies the type of interest in uncoded form.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1**2.16 Rate <Rate>****Presence:** [0..n]**Definition:** Set of elements used to qualify the interest rate.**Type:** *This message item is composed of the following Rate3 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.17		Type	<Tp>	[1..1]	
2.20		ValidityRange	<VldtyRg>	[0..1]	±

2.17 Type <Tp>**Presence:** [1..1]**Definition:** Specifies the type of interest rate.**Type:** *This message item is composed of one of the following RateType4Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.18	{Or	Percentage	<Pctg>	[1..1]	Rate
2.19	Or}	Other	<Othr>	[1..1]	Text

2.18 Percentage <Pctg>**Presence:** [1..1]*This message item is part of choice 2.17 Type.***Definition:** Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.**Data Type:** PercentageRate**Format:** fractionDigits: 10
totalDigits: 11

2.19 Other <Othr>

Presence: [1..1]

This message item is part of choice 2.17 Type.

Definition: Rate type expressed, in an other form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.20 ValidityRange <VldtyRg>

Presence: [0..1]

Definition: An amount range where the interest rate is applicable.

Type: *This message item is composed of the following CurrencyAndAmountRange2 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Amount	<Amt>	[1..1]	
	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
	Currency	<Ccy>	[1..1]	Code

For additional Type information, please refer to [CurrencyAndAmountRange2](#) p.990 in 'Message Item Types' section.

2.21 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for the calculation of the interest.

Type: *This message item is composed of the following DateTimePeriodDetails element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateTimePeriodDetails](#) p.995 in 'Message Item Types' section.

2.22 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the interest.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.23 Balance <Bal>

Presence: [0..n]

Definition: Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time.

Type: *This message item is composed of the following CashBalance3 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.24		Type	<Tp>	[1..1]	
2.31		CreditLine	<CdtLine>	[0..1]	
2.34		Amount	<Amt>	[1..1]	Amount
2.35		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.36		Date	<Dt>	[1..1]	±
2.37		Availability	<Avlby>	[0..n]	

Rule(s): ForwardBalanceAndAvailabilityRule

If Type is equal to ForwardAvailable, Availability is not allowed.

2.24 Type <Tp>

Presence: [1..1]

Definition: Specifies the nature of a balance.

Type: This message item is composed of the following **BalanceType12** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.25		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.28		SubType	<SubTp>	[0..1]	

2.25 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format balance type.

Type: This message item is composed of one of the following **BalanceType5Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.26	{Or	Code	<Cd>	[1..1]	Code
2.27	Or}	Proprietary	<Prtry>	[1..1]	Text

2.26 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.25 **CodeOrProprietary**.

Definition: Balance type, in a coded form.

Data Type: Code

One of the following **BalanceType12Code** values must be used:

Code	Name	Definition
CLAV	ClosingAvailable	Closing balance of amount of money that is at the disposal of the account owner on the date specified.

Code	Name	Definition
CLBD	ClosingBooked	Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period.
FWAV	ForwardAvailable	Forward available balance of money that is at the disposal of the account owner on the date specified.
INFO	Information	Balance for informational purposes.
ITAV	InterimAvailable	Available balance calculated in the course of the account servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified.
ITBD	InterimBooked	Balance calculated in the course of the account servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified.
OPAV	OpeningAvailable	Opening balance of amount of money that is at the disposal of the account owner on the date specified.
OPBD	OpeningBooked	Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report.
PRCD	PreviouslyClosedBooked	Balance of the account at the previously closed account reporting period. The opening booked balance for the new period has to be equal to this balance. Usage: the previously booked closing balance should equal (inclusive date) the booked closing balance of the date it references and equal the actual booked opening balance of the current date.
XPCD	Expected	Balance, composed of booked entries and pending items known at the time of calculation , which projects the end of day balance if everything is booked on the account and no other entry is posted.

2.27 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.25 CodeOrProprietary.

Definition: Balance type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.28 SubType <SubTp>

Presence: [0..1]

Definition: Specifies the balance sub-type.

Type: This message item is composed of one of the following **BalanceSubType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.29	{Or	Code	<Cd>	[1..1]	Code
2.30	Or}	Proprietary	<Prtry>	[1..1]	Text

2.29 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.28 **SubType**.

Definition: Balance sub-type, as published in an external balance sub-type code list.

Data Type: ExternalBalanceSubType1Code

Format: maxLength: 4
minLength: 1

2.30 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.28 **SubType**.

Definition: Specifies a proprietary code for the balance type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.31 CreditLine <CdtLine>

Presence: [0..1]

Definition: Set of elements used to provide details on the credit line.

Type: This message item is composed of the following **CreditLine2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.32		Included	<Incl>	[1..1]	Indicator
2.33		Amount	<Amt>	[0..1]	Amount

2.32 Included <Incl>

Presence: [1..1]

Definition: Indicates whether or not the credit line is included in the balance.

Usage: If not present, credit line is not included in the balance amount.

Data Type: One of the following **TrueFalseIndicator** values must be used:

MeaningWhenTrue: True

MeaningWhenFalse: False

2.33 Amount <Amt>

Presence: [0..1]

Definition: Amount of money of the credit line.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.34 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the cash balance.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.35 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.36 Date <Dt>

Presence: [1..1]

Definition: Indicates the date (and time) of the balance.

Type: This message item is composed of one of the following DateAndDateTimeChoice element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or}	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateAndDateTimeChoice](#) p.995 in 'Message Item Types' section.

2.37 Availability <Avlbtv>

Presence: [0..n], [R1](#)

Definition: Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.

Usage: This type of information is used in the US and is linked to particular instruments such as cheques.

Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations).

Type: This message item is composed of the following CashBalanceAvailability2 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.38		Date	<Dt>	[1..1]	
2.41		Amount	<Amt>	[1..1]	Amount
2.42		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.38 Date <Dt>

Presence: [1..1]

Definition: Indicates when the amount of money will become available.

Type: This message item is composed of one of the following CashBalanceAvailabilityDate1 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.39	{Or}	NumberOfDays	<NbOfDays>	[1..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.40	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.39 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.38 Date.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+]{0,1}[0-9]{1,15}

2.40 ActualDate <ActlDt>

Presence: [1..1]

This message item is part of choice 2.38 Date.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.41 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.42 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

*One of the following **CreditDebitCode** values must be used:*

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

2.43 TransactionsSummary <TxsSummry>

Presence: [0..1]

Definition: Set of elements used to provide summary information on entries.

Type: This message item is composed of the following **TotalTransactions2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.44		TotalEntries	<TtlNtries>	[0..1]	
2.49		TotalCreditEntries	<TtlCdtNtries>	[0..1]	
2.52		TotalDebitEntries	<TtlDbtNtries>	[0..1]	
2.55		TotalEntriesPerBankTransactionCode	<TtlNtriesPerBkTxCd>	[0..n]	

2.44 TotalEntries <TtlNtries>

Presence: [0..1]

Definition: Specifies the total number and sum of debit and credit entries.

Type: This message item is composed of the following **NumberAndSumOfTransactions2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.45		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.46		Sum	<Sum>	[0..1]	Quantity
2.47		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity
2.48		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code

Guideline(s): DebitCreditIndicatorGuideline

DebitCreditIndicator should be present when TotalNetEntryAmount is present.

2.45 NumberOfEntries <NbOfNtries>

Presence: [0..1]

Definition: Number of individual entries included in the report.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.46 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.

Data Type: DecimalNumber

Format: fractionDigits: 17
totalDigits: 18

2.47 TotalNetEntryAmount <TtlNetNtryAmt>

Presence: [0..1]

Definition: Resulting amount of the netted amounts for all debit and credit entries.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.48 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the total net entry amount is a credit or a debit amount.

Data Type: Code

When this message item is present, one of the following CreditDebitCode values must be used:

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

2.49 TotalCreditEntries <TtlCdtNtries>

Presence: [0..1]

Definition: Specifies the total number and sum of credit entries.

Type: This message item is composed of the following NumberAndSumOfTransactions1 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.50		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.51		Sum	<Sum>	[0..1]	Quantity

2.50 NumberOfEntries <NbOfNtries>

Presence: [0..1]

Definition: Number of individual entries included in the report.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.51 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.52 TotalDebitEntries <TtlDbtNtries>

Presence: [0..1]

Definition: Specifies the total number and sum of debit entries.

Type: This message item is composed of the following **NumberAndSumOfTransactions1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.53</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text
<u>2.54</u>		Sum	<Sum>	[0..1]	Quantity

2.53 NumberOfEntries <NbOfNtries>

Presence: [0..1]

Definition: Number of individual entries included in the report.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.54 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.55 TotalEntriesPerBankTransactionCode <TtlNtriesPerBkTxCd>

Presence: [0..n]

Definition: Specifies the total number and sum of entries per bank transaction code.

Type: This message item is composed of the following **TotalsPerBankTransactionCode2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.56</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text
<u>2.57</u>		Sum	<Sum>	[0..1]	Quantity
<u>2.58</u>		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity
<u>2.59</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
<u>2.60</u>		ForecastIndicator	<FcstInd>	[0..1]	Indicator
<u>2.61</u>		BankTransactionCode	<BkTxCd>	[1..1]	
<u>2.70</u>		Availability	<Avlbtty>	[0..n]	

Guideline(s): CreditDebitIndicatorGuideline

If TotalNetEntryAmount is present, then CreditDebitIndicator should be present.

2.56 NumberOfEntries <NbOfNtries>

Presence: [0..1]

Definition: Number of individual entries for the bank transaction code.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.57 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.58 TotalNetEntryAmount <TtlNetNtryAmt>

Presence: [0..1]

Definition: Total amount that is the result of the netted amounts for all debit and credit entries per bank transaction code.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.59 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the total net entry amount is a credit or a debit amount.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.60 ForecastIndicator <FcstInd>

Presence: [0..1]

Definition: Indicates whether the bank transaction code is related to booked or forecast items.

Data Type: One of the following **TrueFalseIndicator** values must be used:

MeaningWhenTrue: True

MeaningWhenFalse: False

2.61 BankTransactionCode <BkTxCd>

Presence: [1..1]

Definition: Set of elements used to fully identify the type of underlying transaction resulting in an entry.

Type: This message item is composed of the following **BankTransactionCodeStructure4** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.62		Domain	<Domn>	[0..1]	
2.67		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.62 Domain <Domn>

Presence: [0..1], R2

Definition: Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: This message item is composed of the following **BankTransactionCodeStructure5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.63		Code	<Cd>	[1..1]	Code
2.64		Family	<Fmly>	[1..1]	

2.63 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomain1Code

Format: maxLength: 4
minLength: 1

2.64 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.65		Code	<Cd>	[1..1]	Code
2.66		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.65 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4
minLength: 1

2.66 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code**Format:** maxLength: 4

minLength: 1

2.67 Proprietary <Prtry>

Presence: [0..1], R2**Definition:** Bank transaction code in a proprietary form, as defined by the issuer.**Type:** This message item is composed of the following **ProprietaryBankTransactionCodeStructure1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.68		Code	<Cd>	[1..1]	Text
2.69		Issuer	<Issr>	[0..1]	Text

2.68 Code <Cd>

Presence: [1..1]**Definition:** Proprietary bank transaction code to identify the underlying transaction.**Data Type:** Max35Text**Format:** maxLength: 35

minLength: 1

2.69 Issuer <Issr>

Presence: [0..1]**Definition:** Identification of the issuer of the proprietary bank transaction code.**Data Type:** Max35Text**Format:** maxLength: 35

minLength: 1

2.70 Availability <Avlbt>

Presence: [0..n]**Definition:** Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.**Type:** This message item is composed of the following **CashBalanceAvailability2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.71		Date	<Dt>	[1..1]	
2.74		Amount	<Amt>	[1..1]	Amount
2.75		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.71 Date <Dt>

Presence: [1..1]**Definition:** Indicates when the amount of money will become available.**Type:** This message item is composed of one of the following **CashBalanceAvailabilityDate1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.72	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text
2.73	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.72 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.71 Date.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+]{0,1}[0-9]{1,15}

2.73 ActualDate <ActlDt>

Presence: [1..1]

This message item is part of choice 2.71 Date.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.74 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.75 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.76 Entry <Ntry>

Presence: [0..n]

Definition: Set of elements used to specify an entry in the report.

Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).

Type: This message item is composed of the following ReportEntry2 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.77		EntryReference	<NtryRef>	[0..1]	Text
2.78		Amount	<Amt>	[1..1]	Amount
2.79		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.80		ReversalIndicator	<RvslInd>	[0..1]	Indicator
2.81		Status	<Sts>	[1..1]	Code
2.82		BookingDate	<BookgDt>	[0..1]	±
2.83		ValueDate	<ValDt>	[0..1]	±
2.84		AccountServicerReference	<AcctSvrRef>	[0..1]	Text
2.85		Availability	<Avlbyty>	[0..n]	
2.91		BankTransactionCode	<BkTxCd>	[1..1]	
2.100		CommissionWaiverIndicator	<ComssnWvrInd>	[0..1]	Indicator
2.101		AdditionalInformationIndicator	<AddtlInflnd>	[0..1]	
2.104		AmountDetails	<AmtDtls>	[0..1]	±
2.105		Charges	<Chrgs>	[0..n]	
2.119		TechnicalInputChannel	<TechInptChnl>	[0..1]	
2.122		Interest	<Intrst>	[0..n]	
2.135		EntryDetails	<NtryDtls>	[0..n]	
2.314		AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	Text

Guideline(s): ReferenceGuideline

At least one reference should be present to identify the underlying transaction(s).

2.77 EntryReference <NtryRef>

Presence: [0..1]

Definition: Unique reference for the entry.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.78 Amount <Amt>

Presence: [1..1]

Definition: Amount of money in the cash entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.79 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the entry is a credit or a debit entry.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.80 ReversalIndicator <RvsInd>

Presence: [0..1]

Definition: Indicates whether or not the entry is the result of a reversal.

Usage: This element should only be present if the entry is the result of a reversal.

If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry.

If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.

Data Type: *One of the following TrueFalseIndicator values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

2.81 Status <Sts>

Presence: [1..1]

Definition: Status of an entry on the books of the account servicer.

Data Type: Code*One of the following **EntryStatus2Code** values must be used:*

Code	Name	Definition
BOOK	Booked	<p>Booked means that the transfer of money has been completed between account servicer and account owner</p> <p>Usage : Status Booked does not necessarily imply finality of money as this depends on other factors such as the payment system used, the completion of the end-to-end transaction and the terms agreed between account servicer and owner. Status Booked is the only status that can be reversed.</p>
INFO	Information	Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger has been performed.
PDNG	Pending	<p>Booking on the account owner's account in the account servicer's ledger has not been completed.</p> <p>Usage : this can be used for expected items, or for items for which some conditions still need to be fulfilled before they can be booked. If booking takes place, the entry will be included with status Booked in subsequent account report or statement. Status Pending cannot be reversed.</p>

2.82 BookingDate <BookgDt>**Presence:** [0..1]**Definition:** Date and time when an entry is posted to an account on the account servicer's books.*Usage:* Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.**Type:** This message item is composed of one of the following **DateAndDateTimeChoice** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or}	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

*For additional Type information, please refer to **DateAndDateTimeChoice** p.995 in 'Message Item Types' section.***2.83 ValueDate <ValDt>****Presence:** [0..1]**Definition:** Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.*Usage:* If entry status is pending and value date is present, then the value date refers to an expected/requested value date.

For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.

Type: This message item is composed of one of the following **DateAndDateTimeChoice** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or}	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

For additional Type information, please refer to **DateAndDateTimeChoice** p.995 in 'Message Item Types' section.

2.84 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference as assigned by the account servicing institution to unambiguously identify the entry.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.85 Availability <Avlbt>

Presence: [0..n]

Definition: Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.

Usage: This type of information is used in the US and is linked to particular instruments such as cheques.

Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations).

Type: This message item is composed of the following **CashBalanceAvailability2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.86		Date	<Dt>	[1..1]	
2.89		Amount	<Amt>	[1..1]	Amount
2.90		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.86 Date <Dt>

Presence: [1..1]

Definition: Indicates when the amount of money will become available.

Type: This message item is composed of one of the following **CashBalanceAvailabilityDate1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.87	{Or}	NumberOfDays	<NbOfDays>	[1..1]	Text
2.88	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.87 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.86 **Date**.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+]{0,1}[0-9]{1,15}

2.88 ActualDate <ActDt>

Presence: [1..1]

This message item is part of choice 2.86 Date.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.89 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.90 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.91 BankTransactionCode <BkTxCd>

Presence: [1..1]

Definition: Set of elements used to fully identify the type of underlying transaction resulting in an entry.

Type: This message item is composed of the following **BankTransactionCodeStructure4** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.92</u>		Domain	<Domn>	[0..1]	
<u>2.97</u>		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.92 Domain <Domn>

Presence: [0..1], R2

Definition: Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: This message item is composed of the following **BankTransactionCodeStructure5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.93</u>		Code	<Cd>	[1..1]	Code
<u>2.94</u>		Family	<Fmly>	[1..1]	

2.93 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomain1Code

Format: maxLength: 4
minLength: 1

2.94 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.95</u>		Code	<Cd>	[1..1]	Code
<u>2.96</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.95 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4

minLength: 1

2.96 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4

minLength: 1

2.97 Proprietary <Prtry>

Presence: [0..1], R2

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following *ProprietaryBankTransactionCodeStructure1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.98		Code	<Cd>	[1..1]	Text
2.99		Issuer	<Issr>	[0..1]	Text

2.98 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.99 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.100 CommissionWaiverIndicator <ComssnWvrInd>

Presence: [0..1]

Definition: Indicates whether the transaction is exempt from commission.

Data Type: One of the following YesNoIndicator values must be used:

MeaningWhenTrue: Yes

MeaningWhenFalse: No

2.101 AdditionalInformationIndicator <AddtlInflnd>

Presence: [0..1]

Definition: Indicates whether the underlying transaction details are provided through a separate message, as in the case of aggregate bookings.

Type: This message item is composed of the following **MessageIdentification2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.102		MessageNameIdentification	<MsgNmId>	[0..1]	Text
2.103		MessageIdentification	<MsgId>	[0..1]	Text

2.102 MessageNameIdentification <MsgNmId>

Presence: [0..1]

Definition: Specifies the message name identifier of the message that will be used to provide additional details.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.103 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Specifies the identification of the message that will be used to provide additional details.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.104 AmountDetails <AmtDtls>

Presence: [0..1]

Definition: Set of elements providing information on the original amount.

Usage: This component (on entry level) should be used when a total original batch or aggregate amount has to be provided. If required, the individual original amounts can be included in the same component on transaction details level.

Type: This message item is composed of the following **AmountAndCurrencyExchange3** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	InstructedAmount	<InstdAmt>	[0..1]	
	TransactionAmount	<TxAmt>	[0..1]	
	CounterValueAmount	<CntrValAmt>	[0..1]	
	AnnouncedPostingAmount	<AnncedPstngAmt>	[0..1]	
	ProprietaryAmount	<PrtryAmt>	[0..n]	

For additional Type information, please refer to **AmountAndCurrencyExchange3** p.977 in 'Message Item Types' section.

2.105 Charges <Chrgs>

Presence: [0..n]

Definition: Provides information on the charges included in the entry amount.

Usage: This component is used on entry level in case of batch or aggregate bookings.

Type: *This message item is composed of the following **ChargesInformation6** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.106		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmt>	[0..1]	Amount
2.107		Amount	<Amt>	[1..1]	Amount
2.108		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.109		Type	<Tp>	[0..1]	
2.112		Rate	<Rate>	[0..1]	Rate
2.113		Bearer	 	[0..1]	Code
2.114		Party	<Pty>	[0..1]	±
2.115		Tax	<Tax>	[0..1]	

2.106 TotalChargesAndTaxAmount <TtlChrgsAndTaxAmt>

Presence: [0..1]

Definition: Total of all charges and taxes applied to the entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.107 Amount <Amt>

Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: **ActiveOrHistoricCurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): **ActiveOrHistoricCurrencyAndAmount**

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.108 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the charges amount is a credit or a debit amount.

Usage: A zero amount is considered to be a credit.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.109 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

Type: This message item is composed of one of the following **ChargeType2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.110	{Or	Code	<Cd>	[1..1]	Code
2.111	Or}	Proprietary	<Prtry>	[1..1]	±

2.110 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.109 Type.

Definition: Charge type, in a coded form.

Data Type: Code

*One of the following **ChargeType1Code** values must be used:*

Code	Name	Definition
BRKF	BrokerageFee	Fee paid to a broker for services provided.
COMM	Commission	Fee paid for services provided.

2.111 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.109 Type.

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

Type: *This message item is composed of the following GenericIdentification3 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	Text
	Issuer	<Issr>	[0..1]	Text

*For additional Type information, please refer to **GenericIdentification3** p.1006 in 'Message Item Types' section.*

2.112 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the amount of the charge or fee.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.113 Bearer

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following ChargeBearerType1Code values must be used:

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.114 Party <Pty>

Presence: [0..1]

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

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.115 Tax <Tax>

Presence: [0..1]

Definition: Set of elements used to provide details on the tax applied to charges.

Type: This message item is composed of the following **TaxCharges2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.116		Identification	<Id>	[0..1]	Text
2.117		Rate	<Rate>	[0..1]	Rate
2.118		Amount	<Amt>	[0..1]	Amount

2.116 Identification <Id>

Presence: [0..1]

Definition: Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT)

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.117 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.118 Amount <Amt>

Presence: [0..1]

Definition: Amount of money resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount
fractionDigits: 5
minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.119 TechnicalInputChannel <TechInptChnl>

Presence: [0..1]

Definition: Channel used to technically input the instruction related to the entry.

Type: This message item is composed of one of the following **TechnicalInputChannel1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.120	{Or	Code	<Cd>	[1..1]	Code
2.121	Or}	Proprietary	<Prtry>	[1..1]	Text

2.120 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.119 **TechnicalInputChannel**.

Definition: Technical input channel, as published in an external technical input channel code list.

Data Type: ExternalTechnicalInputChannel1Code

Format: maxLength: 4
minLength: 1

2.121 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.119 **TechnicalInputChannel**.

Definition: Technical channel used to input the instruction, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.122 Interest <Intrst>

Presence: [0..n]

Definition: Set of elements used to provide details of the interest amount included in the entry amount.

Usage: This component is used on entry level in the case of batch or aggregate bookings.

Type: This message item is composed of the following **TransactionInterest2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.123		Amount	<Amt>	[1..1]	Amount
2.124		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.125		Type	<Tp>	[0..1]	
2.128		Rate	<Rate>	[0..n]	
2.133		FromToDate	<FrToDt>	[0..1]	±
2.134		Reason	<Rsn>	[0..1]	Text

2.123 Amount <Amt>

Presence: [1..1]

Definition: Amount of interest included in the entry amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.124 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the interest amount included in the entry is credit or debit amount.

Data Type: Code

*One of the following **CreditDebitCode** values must be used:*

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

2.125 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of interest.

Type: This message item is composed of one of the following **InterestType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.126	{Or	Code	<Cd>	[1..1]	Code
2.127	Or}	Proprietary	<Prtry>	[1..1]	Text

2.126 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.125 Type.

Definition: Specifies the type of interest.

Data Type: Code

One of the following **InterestType1Code** values must be used:

Code	Name	Definition
INDY	IntraDay	During or within a business day.
OVRN	OverNight	Period of time between the end of a business day and the start of the next business day (usually the day after).

2.127 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.125 Type.

Definition: Specifies the type of interest in uncoded form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.128 Rate <Rate>

Presence: [0..n]

Definition: Set of elements used to qualify the interest rate.

Type: This message item is composed of the following **Rate3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.129		Type	<Tp>	[1..1]	
2.132		ValidityRange	<VldtyRg>	[0..1]	±

2.129 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of interest rate.

Type: This message item is composed of one of the following **RateType4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.130	{Or	Percentage	<Pctg>	[1..1]	Rate
2.131	Or}	Other	<Othr>	[1..1]	Text

2.130 Percentage <Pctg>

Presence: [1..1]

This message item is part of choice 2.129 Type.

Definition: Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.131 Other <Othr>

Presence: [1..1]

This message item is part of choice 2.129 Type.

Definition: Rate type expressed, in an other form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.132 ValidityRange <VldtyRg>

Presence: [0..1]

Definition: An amount range where the interest rate is applicable.

Type: *This message item is composed of the following CurrencyAndAmountRange2 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Amount	<Amt>	[1..1]	
	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
	Currency	<Ccy>	[1..1]	Code

For additional Type information, please refer to [CurrencyAndAmountRange2 p.990](#) in 'Message Item Types' section.

2.133 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for the calculation of the interest.

Type: *This message item is composed of the following DateTimePeriodDetails element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to [***DatePeriodDetails***](#) p.995 in 'Message Item Types' section.

2.134 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the interest.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.135 EntryDetails <NtryDtls>

Presence: [0..n]

Definition: Set of elements used to provide details on the entry.

Type: This message item is composed of the following **EntryDetails1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.136		Batch	<Btch>	[0..1]	
2.142		TransactionDetails	<TxDtls>	[0..n]	

2.136 Batch <Btch>

Presence: [0..1]

Definition: Set of elements used to provide details on batched transactions.

Type: This message item is composed of the following **BatchInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.137		MessageIdentification	<MsgId>	[0..1]	Text
2.138		PaymentInformationIdentification	<PmtInflId>	[0..1]	Text
2.139		NumberOfTransactions	<NbOfTxS>	[0..1]	Text
2.140		TotalAmount	<TtlAmt>	[0..1]	Amount
2.141		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code

2.137 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.138 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.139 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions included in the batch.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.140 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount of money reported in the batch entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.141 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the batch entry is a credit or a debit entry.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.142 TransactionDetails <TxDtls>

Presence: [0..n]

Definition: Set of elements used to provide information on the underlying transaction(s).

Type: *This message item is composed of the following **EntryTransaction2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.143</u>		References	<Refs>	[0..1]	
<u>2.156</u>		AmountDetails	<AmtDtls>	[0..1]	±
<u>2.157</u>		Availability	<Avlbtty>	[0..n]	
<u>2.163</u>		BankTransactionCode	<BkTxCd>	[0..1]	
<u>2.172</u>		Charges	<Chrgs>	[0..n]	
<u>2.186</u>		Interest	<Intrst>	[0..n]	
<u>2.199</u>		RelatedParties	<RltdPties>	[0..1]	
<u>2.211</u>		RelatedAgents	<RltdAgts>	[0..1]	
<u>2.224</u>		Purpose	<Purp>	[0..1]	
<u>2.227</u>		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]	
<u>2.234</u>		RemittanceInformation	<RmtInf>	[0..1]	
<u>2.266</u>		RelatedDates	<RltdDts>	[0..1]	
<u>2.277</u>		RelatedPrice	<RltdPric>	[0..1]	
<u>2.282</u>		RelatedQuantities	<RltdQties>	[0..n]	
<u>2.287</u>		FinancialInstrumentIdentification	<FinInstrmId>	[0..1]	
<u>2.292</u>		Tax	<Tax>	[0..1]	±
<u>2.293</u>		ReturnInformation	<RtrInf>	[0..1]	
<u>2.308</u>		CorporateAction	<CorpActn>	[0..1]	
<u>2.312</u>		SafekeepingAccount	<SfkpgAcct>	[0..1]	±
<u>2.313</u>		AdditionalTransactionInformation	<AddtlTxInf>	[0..1]	Text

2.143 References <Refs>

Presence: [0..1]

Definition: Set of elements used to provide the identification of the underlying transaction.

Type: This message item is composed of the following **TransactionReferences2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.144</u>		MessageIdentification	<MsgId>	[0..1]	Text
<u>2.145</u>		AccountServicerReference	<AcctSvcrRef>	[0..1]	Text
<u>2.146</u>		PaymentInformationIdentification	<PmtInflId>	[0..1]	Text
<u>2.147</u>		InstructionIdentification	<InstrId>	[0..1]	Text
<u>2.148</u>		EndToEndIdentification	<EndToEndId>	[0..1]	Text
<u>2.149</u>		TransactionIdentification	<TxId>	[0..1]	Text
<u>2.150</u>		MandateIdentification	<MndtId>	[0..1]	Text
<u>2.151</u>		ChequeNumber	<ChqNb>	[0..1]	Text
<u>2.152</u>		ClearingSystemReference	<ClrSysRef>	[0..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.153		Proprietary	<Prtry>	[0..1]	

2.144 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Point to point reference, as assigned by the instructing party of the underlying message.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.145 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.146 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.147 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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.148 EndToEndIdentification <EndToEndId>

Presence: [0..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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.149 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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.150 MandateIdentification <MndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.151 ChequeNumber <ChqNb>

Presence: [0..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.152 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.153 Proprietary <Prtry>

Presence: [0..1]

Definition: Proprietary reference related to the underlying transaction.

Type: This message item is composed of the following **ProprietaryReference1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.154		Type	<Tp>	[1..1]	Text
2.155		Reference	<Ref>	[1..1]	Text

2.154 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.155 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.156 AmountDetails <AmtDtls>

Presence: [0..1]

Definition: Set of elements providing detailed information on the original amount.

Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.

Type: *This message item is composed of the following **AmountAndCurrencyExchange3** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	InstructedAmount	<InstdAmt>	[0..1]	
	TransactionAmount	<TxAmt>	[0..1]	
	CounterValueAmount	<CntrValAmt>	[0..1]	
	AnnouncedPostingAmount	<AnncdPstngAmt>	[0..1]	
	ProprietaryAmount	<PrtryAmt>	[0..n]	

*For additional Type information, please refer to **AmountAndCurrencyExchange3** p.977 in 'Message Item Types' section.*

2.157 Availability <Avlbt>

Presence: [0..n]

Definition: Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.

Usage: This type of information is used in the US and is linked to particular instruments such as cheques.

Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations).

Type: This message item is composed of the following **CashBalanceAvailability2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.158		Date	<Dt>	[1..1]	
2.161		Amount	<Amt>	[1..1]	Amount
2.162		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.158 Date <Dt>

Presence: [1..1]

Definition: Indicates when the amount of money will become available.

Type: This message item is composed of one of the following **CashBalanceAvailabilityDate1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.159	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text
2.160	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.159 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.158 Date.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+]{0,1}[0-9]{1,15}

2.160 ActualDate <ActlDt>

Presence: [1..1]

This message item is part of choice 2.158 Date.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.161 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.162 CreditDebitIndicator <CdtDbtInd>**Presence:** [1..1]**Definition:** Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code*One of the following CreditDebitCode values must be used:*

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

2.163 BankTransactionCode <BkTxCd>**Presence:** [0..1]**Definition:** Set of elements used to fully identify the type of underlying transaction resulting in an entry.**Type:** *This message item is composed of the following BankTransactionCodeStructure4 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.164		Domain	<Domn>	[0..1]	
2.169		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.164 Domain <Domn>**Presence:** [0..1], R2**Definition:** Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: *This message item is composed of the following BankTransactionCodeStructure5 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.165		Code	<Cd>	[1..1]	Code
2.166		Family	<Fmly>	[1..1]	

2.165 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomain1Code

Format: maxLength: 4

minLength: 1

2.166 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.167		Code	<Cd>	[1..1]	Code
2.168		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.167 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4

minLength: 1

2.168 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4

minLength: 1

2.169 Proprietary <Prtry>

Presence: [0..1], R2

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following **ProprietaryBankTransactionCodeStructure1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.170		Code	<Cd>	[1..1]	Text
2.171		Issuer	<Issr>	[0..1]	Text

2.170 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.171 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.172 Charges <Chrgs>

Presence: [0..n]

Definition: Provides information on the charges included in the entry amount.

Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in case of a batch or aggregate amount booking.

Type: This message item is composed of the following **ChargesInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.173		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmt>	[0..1]	Amount
2.174		Amount	<Amt>	[1..1]	Amount
2.175		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.176		Type	<Tp>	[0..1]	
2.179		Rate	<Rate>	[0..1]	Rate
2.180		Bearer	 	[0..1]	Code
2.181		Party	<Pty>	[0..1]	±
2.182		Tax	<Tax>	[0..1]	

2.173 TotalChargesAndTaxAmount <TtlChrgsAndTaxAmt>

Presence: [0..1]

Definition: Total of all charges and taxes applied to the entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.174 Amount <Amt>

Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.175 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the charges amount is a credit or a debit amount.

Usage: A zero amount is considered to be a credit.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.176 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

Type: This message item is composed of one of the following **ChargeType2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.177	{Or	Code	<Cd>	[1..1]	Code
2.178	Or}	Proprietary	<Prtry>	[1..1]	±

2.177 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.176 Type.

Definition: Charge type, in a coded form.

Data Type: Code

One of the following **ChargeType1Code** values must be used:

Code	Name	Definition
BRKF	BrokerageFee	Fee paid to a broker for services provided.
COMM	Commission	Fee paid for services provided.

2.178 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.176 Type.

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

Type: This message item is composed of the following **GenericIdentification3** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	Text
	Issuer	<Issr>	[0..1]	Text

For additional Type information, please refer to **GenericIdentification3** p.1006 in 'Message Item Types' section.

2.179 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the amount of the charge or fee.

Data Type: PercentageRate

Format: fractionDigits: 10

totalDigits: 11

**2.180 Bearer
****Presence:** [0..1]**Definition:** Specifies which party/parties will bear the charges associated with the processing of the payment transaction.**Data Type:** Code*When this message item is present, one of the following **ChargeBearerType1Code** values must be used:*

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.181 Party <Pty>**Presence:** [0..1]**Definition:** Party that takes the transaction charges or to which the transaction charges are due.**Type:** This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.***2.182 Tax <Tax>****Presence:** [0..1]**Definition:** Set of elements used to provide details on the tax applied to charges.**Type:** This message item is composed of the following **TaxCharges2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.183		Identification	<Id>	[0..1]	Text
2.184		Rate	<Rate>	[0..1]	Rate
2.185		Amount	<Amt>	[0..1]	Amount

2.183 Identification <Id>

Presence: [0..1]

Definition: Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT)

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.184 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Data Type: PercentageRate

Format: fractionDigits: 10

totalDigits: 11

2.185 Amount <Amt>

Presence: [0..1]

Definition: Amount of money resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.186 Interest <Intrst>

Presence: [0..n]

Definition: Set of elements used to provide details of the interest amount included in the entry amount.

Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking.

Type: *This message item is composed of the following **TransactionInterest2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.187		Amount	<Amt>	[1..1]	Amount
2.188		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.189		Type	<Tp>	[0..1]	
2.192		Rate	<Rate>	[0..n]	
2.197		FromToDate	<FrToDt>	[0..1]	±
2.198		Reason	<Rsn>	[0..1]	Text

2.187 Amount <Amt>

Presence: [1..1]

Definition: Amount of interest included in the entry amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.188 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the interest amount included in the entry is credit or debit amount.

Data Type: Code

*One of the following **CreditDebitCode** values must be used:*

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

2.189 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of interest.

Type: This message item is composed of one of the following **InterestType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.190	{Or	Code	<Cd>	[1..1]	Code
2.191	Or}	Proprietary	<Prtry>	[1..1]	Text

2.190 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.189 Type.

Definition: Specifies the type of interest.

Data Type: Code

One of the following **InterestType1Code** values must be used:

Code	Name	Definition
INDY	IntraDay	During or within a business day.
OVRN	OverNight	Period of time between the end of a business day and the start of the next business day (usually the day after).

2.191 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.189 Type.

Definition: Specifies the type of interest in uncoded form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.192 Rate <Rate>

Presence: [0..n]

Definition: Set of elements used to qualify the interest rate.

Type: This message item is composed of the following **Rate3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.193		Type	<Tp>	[1..1]	
2.196		ValidityRange	<VldtyRg>	[0..1]	±

2.193 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of interest rate.

Type: This message item is composed of one of the following **RateType4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.194	{Or	Percentage	<Pctg>	[1..1]	Rate
2.195	Or}	Other	<Othr>	[1..1]	Text

2.194 Percentage <Pctg>

Presence: [1..1]

This message item is part of choice 2.193 Type.

Definition: Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.195 Other <Othr>

Presence: [1..1]

This message item is part of choice 2.193 Type.

Definition: Rate type expressed, in an other form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.196 ValidityRange <VldtyRg>

Presence: [0..1]

Definition: An amount range where the interest rate is applicable.

Type: *This message item is composed of the following CurrencyAndAmountRange2 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Amount	<Amt>	[1..1]	
	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
	Currency	<Ccy>	[1..1]	Code

For additional Type information, please refer to [CurrencyAndAmountRange2 p.990](#) in 'Message Item Types' section.

2.197 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for the calculation of the interest.

Type: *This message item is composed of the following DateTimePeriodDetails element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateTimePeriodDetails](#) p.995 in 'Message Item Types' section.

2.198 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the interest.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.199 RelatedParties <RltdPties>

Presence: [0..1]

Definition: Set of elements used to identify the parties related to the underlying transaction.

Type: This message item is composed of the following [TransactionParty2](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.200		InitiatingParty	<InitgPty>	[0..1]	±
2.201		Debtor	<Dbtr>	[0..1]	±
2.202		DebtorAccount	<DbtrAcct>	[0..1]	±
2.203		UltimateDebtor	<UltmtDbtr>	[0..1]	±
2.204		Creditor	<Cdtr>	[0..1]	±
2.205		CreditorAccount	<CdtrAcct>	[0..1]	±
2.206		UltimateCreditor	<UltmtCdtr>	[0..1]	±
2.207		TradingParty	<TradgPty>	[0..1]	±
2.208		Proprietary	<Prtry>	[0..n]	

2.200 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiated the payment that is reported in the entry.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.201 Debtor <Dbtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.202 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.203 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.204 Creditor <Cdtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.205 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.206 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.207 TradingParty <TradgPty>

Presence: [0..1]

Definition: Party that plays an active role in planning and executing the transactions that create or liquidate investments of the investors assets, or that move the investor's assets from one investment to another. A trading party is a trade instructor, an investment decision-maker, a post trade administrator, or a trader. In the context of treasury, it is the party that negotiates and executes the treasury transaction.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.208 Proprietary <Prtry>

Presence: [0..n]

Definition: Proprietary party related to the underlying transaction.

Type: This message item is composed of the following *ProprietaryParty2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.209		Type	<Tp>	[1..1]	Text
2.210		Party	<Pty>	[1..1]	±

2.209 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of proprietary party.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.210 Party <Pty>

Presence: [1..1]

Definition: Proprietary party.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.211 RelatedAgents <RltdAgt>

Presence: [0..1]

Definition: Set of elements used to identify the agents related to the underlying transaction.

Type: This message item is composed of the following [TransactionAgents2](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.212		DebtorAgent	<DbtrAgt>	[0..1]	±
2.213		CreditorAgent	<CdtrAgt>	[0..1]	±
2.214		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±
2.215		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±
2.216		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±
2.217		ReceivingAgent	<RcvgAgt>	[0..1]	±
2.218		DeliveringAgent	<DlvrgAgt>	[0..1]	±
2.219		IssuingAgent	<IssgAgt>	[0..1]	±
2.220		SettlementPlace	<SttlmPlc>	[0..1]	±
2.221		Proprietary	<Prtry>	[0..n]	

2.212 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.213 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.214 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.215 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.216 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.217 ReceivingAgent <RcvgAgt>

Presence: [0..1]

Definition: Party that receives securities from the delivering agent at the place of settlement, such as central securities depository.

Can also be used in the context of treasury operations.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.218 DeliveringAgent <DlvrgAgt>

Presence: [0..1]

Definition: Party that delivers securities to the receiving agent at the place of settlement, such as a central securities depository.

Can also be used in the context of treasury operations.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.219 IssuingAgent <IssgAgt>

Presence: [0..1]

Definition: Legal entity that has the right to issue securities.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.220 SettlementPlace <SttlmPlc>

Presence: [0..1]

Definition: Place where settlement of the securities takes place.

Usage: This is typed by a financial institution identification as this is the standard way to identify a securities settlement agent/central system.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.221 Proprietary <Prtry>

Presence: [0..n]

Definition: Proprietary agent related to the underlying transaction.

Type: This message item is composed of the following **ProprietaryAgent2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.222		Type	<Tp>	[1..1]	Text
2.223		Agent	<Agt>	[1..1]	±

2.222 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of proprietary agent.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.223 Agent <Agt>

Presence: [1..1]

Definition: Organisation established primarily to provide financial services.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.224 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.

Type: This message item is composed of one of the following **Purpose2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.225	{Or	Code	<Cd>	[1..1]	Code
2.226	Or}	Proprietary	<Prtry>	[1..1]	Text

2.225 Code <Cd>

Presence: [1..1]

This message item is part of choice **2.224 Purpose**.

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

Data Type: ExternalPurpose1Code

Format: maxLength: 4
minLength: 1

2.226 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice **2.224 Purpose**.

Definition: Purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.227 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain.

Type: This message item is composed of the following **RemittanceLocation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.228		RemittanceIdentification	<RmtId>	[0..1]	Text
2.229		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code
2.230		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text
2.231		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]	

2.228 RemittanceIdentification <RmtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.229 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Data Type: Code

When this message item is present, one of the following RemittanceLocationMethod2Code values must be used:

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

2.230 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Data Type: Max2048Text

Format: maxLength: 2048
minLength: 1

2.231 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

Type: This message item is composed of the following *NameAndAddress10* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.232		Name	<Nm>	[1..1]	Text
2.233		Address	<Adr>	[1..1]	±

2.232 Name <Nm>

Presence: [1..1]

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

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

2.233 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Type: This message item is composed of the following *PostalAddress6* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

For additional Type information, please refer to *PostalAddress6* p.1017 in 'Message Item Types' section.

2.234 RemittanceInformation <RmtInfo>

Presence: [0..1]

Definition: Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.

Type: This message item is composed of the following *RemittanceInformation5* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.235		Unstructured	<Ustrd>	[0..n]	Text
2.236		Structured	<Strd>	[0..n]	

2.235 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.236 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following *StructuredRemittanceInformation* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.237		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
2.245		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
2.256		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
2.263		Invoicer	<Invcr>	[0..1]	+
2.264		Invoicee	<Invcee>	[0..1]	+
2.265		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

2.237 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following *ReferredDocumentInformation* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.238		Type	<Tp>	[0..1]	
2.243		Number	<Nb>	[0..1]	Text
2.244		RelatedDate	<RltdDt>	[0..1]	DateTime

2.238 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.239		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.242		Issuer	<Issr>	[0..1]	Text

2.239 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.240	{Or	Code	<Cd>	[1..1]	Code
2.241	Or}	Proprietary	<Prtry>	[1..1]	Text

2.240 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.239 **CodeOrProprietary**.

Definition: Document type in a coded form.

Data Type: Code

One of the following **DocumentType5Code** values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.

Code	Name	Definition
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

2.241 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.239 **CodeOrProprietary**.*

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.242 Issuer <Issr>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.243 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.244 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

2.245 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: *This message item is composed of the following **RemittanceAmount1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.246		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
2.247		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.248		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
2.249		TaxAmount	<TaxAmt>	[0..1]	Amount
2.250		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
2.255		RemittedAmount	<RmtdAmt>	[0..1]	Amount

2.246 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.247 DiscountAppliedAmount <DscntApIdAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.248 CreditNoteAmount <CdtNoteAmt>**Presence:** [0..1]**Definition:** Amount specified for the referred document is the amount of a credit note.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.249 TaxAmount <TaxAmt>**Presence:** [0..1]**Definition:** Quantity of cash resulting from the calculation of the tax.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.250 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.251		Amount	<Amt>	[1..1]	Amount
2.252		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.253		Reason	<Rsn>	[0..1]	Text
2.254		AdditionalInformation	<AddtlInf>	[0..1]	Text

2.251 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.252 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following **CreditDebitCode** values must be used:

Code	Name	Definition
CRDT	Credit	Operation is an increase.

Code	Name	Definition
DBIT	Debit	Operation is a decrease.

2.253 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Data Type: Max4Text

Format: maxLength: 4
minLength: 1

2.254 AdditionalInformation <AddtlInfr>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.255 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.256 CreditorReferenceInformation <CdtrRefln>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.257		Type	<Tp>	[0..1]	
2.262		Reference	<Ref>	[0..1]	Text

2.257 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following *CreditorReferenceType2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.258		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.261		Issuer	<Issr>	[0..1]	Text

2.258 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following *CreditorReferenceType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.259	{Or	Code	<Cd>	[1..1]	Code
2.260	Or}	Proprietary	<Prtry>	[1..1]	Text

2.259 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.258 *CodeOrProprietary*.

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

Data Type: Code

One of the following *DocumentType3Code* values must be used:

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.

Code	Name	Definition
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

2.260 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.258 [CodeOrProprietary](#).

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.261 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.262 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.263 Invoicer <Invcr>

Presence: [0..1]

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

Type: *This message item is composed of the following [PartyIdentification32](#) element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to ***PartyIdentification32*** p.1007 in 'Message Item Types' section.

2.264 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.

Type: This message item is composed of the following ***PartyIdentification32*** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to ***PartyIdentification32*** p.1007 in 'Message Item Types' section.

2.265 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.266 RelatedDates <RltdDts>

Presence: [0..1]

Definition: Set of elements used to identify the dates related to the underlying transactions.

Type: This message item is composed of the following ***TransactionDates2*** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.267		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime
2.268		TradeActivityContractualSettlementDate	<TradActvtyCtrctlSttlmDt>	[0..1]	DateTime
2.269		TradeDate	<TradDt>	[0..1]	DateTime
2.270		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
2.271		StartDate	<StartDt>	[0..1]	DateTime
2.272		EndDate	<EndDt>	[0..1]	DateTime
2.273		TransactionDateTime	<TxDtTm>	[0..1]	DateTime
2.274		Proprietary	<Prtry>	[0..n]	

2.267 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

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

Data Type: ISODateTime

2.268 TradeActivityContractualSettlementDate <TradActvtyCtrctlSttlmDt>

Presence: [0..1]

Definition: Identifies when an amount of money should have contractually been credited or debited the account versus when the amount of money was actually settled (debited/credited) on the cash account.

Data Type: ISODate

2.269 TradeDate <TradDt>

Presence: [0..1]

Definition: Date on which the trade was executed.

Data Type: ISODate

2.270 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.

Data Type: ISODate

2.271 StartDate <StartDt>

Presence: [0..1]

Definition: Start date of the underlying transaction, such as a treasury transaction, an investment plan.

Data Type: ISODate

2.272 EndDate <EndDt>

Presence: [0..1]

Definition: End date of the underlying transaction, such as a treasury transaction, an investment plan.

Data Type: ISODate

2.273 TransactionDateTime <TxDtTm>

Presence: [0..1]

Definition: Date and time of the underlying transaction.

Data Type: ISODateTime

2.274 Proprietary <Prtry>

Presence: [0..n]

Definition: Proprietary date related to the underlying transaction.

Type: This message item is composed of the following **ProprietaryDate2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.275		Type	<Tp>	[1..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.276		Date	<Dt>	[1..1]	±

2.275 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of date.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.276 Date <Dt>

Presence: [1..1]

Definition: Date in ISO format.

Type: This message item is composed of one of the following **DateAndDateTimeChoice** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

For additional Type information, please refer to **DateAndDateTimeChoice** p.995 in 'Message Item Types' section.

2.277 RelatedPrice <RltdPric>

Presence: [0..1]

Definition: Set of elements used to identify the price information related to the underlying transaction.

Type: This message item is composed of one of the following **TransactionPrice2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.278	{Or	DealPrice	<DealPric>	[1..1]	Amount
2.279	Or}	Proprietary	<Prtry>	[1..n]	

2.278 DealPrice <DealPric>

Presence: [1..1]

This message item is part of choice 2.277 **RelatedPrice**.

Definition: Specifies the price of the traded financial instrument.

This is the deal price of the individual trade transaction.

If there is only one trade transaction for the execution of the trade, then the deal price could equal the executed trade price (unless, for example, the price includes commissions or rounding, or some other factor has been applied to the deal price or the executed trade price, or both).

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.279 Proprietary <Prtry>**Presence:** [1..n]*This message item is part of choice 2.277 RelatedPrice.***Definition:** Proprietary price specification related to the underlying transaction.**Type:** *This message item is composed of the following ProprietaryPrice2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.280		Type	<Tp>	[1..1]	Text
2.281		Price	<Pric>	[1..1]	Amount

2.280 Type <Tp>**Presence:** [1..1]**Definition:** Specifies the type of price.**Data Type:** Max35Text**Format:** maxLength: 35

minLength: 1

2.281 Price <Pric>**Presence:** [1..1]**Definition:** Proprietary price specification related to the underlying transaction.**Data Type:** ActiveOrHistoricCurrencyAndAmount*This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.***Format:** ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.282 RelatedQuantities <RltdQties>**Presence:** [0..n]**Definition:** Set of elements used to identify the related quantities, such as securities, in the underlying transaction.**Type:** This message item is composed of one of the following **TransactionQuantities1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.283	{Or	Quantity	<Qty>	[1..1]	±
2.284	Or}	Proprietary	<Prtry>	[1..1]	

2.283 Quantity <Qty>**Presence:** [1..1]*This message item is part of choice 2.282 RelatedQuantities.***Definition:** Specifies the quantity (eg of securities) in the underlying transaction.**Type:** This message item is composed of one of the following **FinancialInstrumentQuantityChoice** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Unit	<Unit>	[1..1]	Quantity
Or	FaceAmount	<FaceAmt>	[1..1]	Amount
Or}	AmortisedValue	<AmtsdVal>	[1..1]	Amount

For additional Type information, please refer to **FinancialInstrumentQuantityChoice** p.1023 in 'Message Item Types' section.**2.284 Proprietary <Prtry>****Presence:** [1..1]*This message item is part of choice 2.282 RelatedQuantities.***Definition:** Proprietary quantities specification defined in the underlying transaction.**Type:** This message item is composed of the following **ProprietaryQuantity1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.285		Type	<Tp>	[1..1]	Text
2.286		Quantity	<Qty>	[1..1]	Text

2.285 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of proprietary quantity reported.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.286 Quantity <Qty>

Presence: [1..1]

Definition: Provides the proprietary quantity in free format.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.287 FinancialInstrumentIdentification <FinInstrmId>

Presence: [0..1]

Definition: Identification of a security, as assigned under a formal or proprietary identification scheme.

Type: This message item is composed of one of the following *SecurityIdentification4Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.288	{Or	ISIN	<ISIN>	[1..1]	Identifier
2.289	Or}	Proprietary	<Prtry>	[1..1]	

2.288 ISIN <ISIN>

Presence: [1..1]

This message item is part of choice 2.287 *FinancialInstrumentIdentification*.

Definition: International Securities Identification Number (ISIN). A numbering system designed by the United Nation's International Organisation for Standardisation (ISO). The ISIN is composed of a 2-character prefix representing the country of issue, followed by the national security number (if one exists), and a check digit. Each country has a national numbering agency that assigns ISIN numbers for securities in that country.

Data Type: ISINIdentifier

Format: [A-Z0-9]{12,12}

2.289 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.287 *FinancialInstrumentIdentification*.

Definition: Proprietary identification of an underlying financial instrument.

Type: This message item is composed of the following *AlternateSecurityIdentification2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.290		Type	<Tp>	[1..1]	Text
2.291		Identification	<Id>	[1..1]	Text

2.290 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of financial instrument identifier type.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.291 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a security.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.292 Tax <Tax>

Presence: [0..1]

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

Type: This message item is composed of the following **TaxInformation3** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Creditor	<Cdtr>	[0..1]	
	Debtor	<Dbtr>	[0..1]	
	AdministrationZone	<AdmstnZn>	[0..1]	Text
	ReferenceNumber	<RefNb>	[0..1]	Text
	Method	<Mtd>	[0..1]	Text
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	[0..1]	Amount
	TotalTaxAmount	<TtlTaxAmt>	[0..1]	Amount
	Date	<Dt>	[0..1]	DateTime
	SequenceNumber	<SeqNb>	[0..1]	Quantity
	Record	<Rcrd>	[0..n]	

For additional Type information, please refer to **TaxInformation3** p.1024 in 'Message Item Types' section.

2.293 ReturnInformation <Rtrlnf>

Presence: [0..1]

Definition: Set of elements used to provide the return information.

Type: This message item is composed of the following **ReturnReasonInformation10** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.294		OriginalBankTransactionCode	<OrgnlBkTx Cd>	[0..1]	
2.303		Originator	<Orgtr>	[0..1]	±

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.304		Reason	<Rsn>	[0..1]	
2.307		AdditionalInformation	<AddtlInf>	[0..n]	Text

Rule(s): ReturnReasonRule

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

2.294 OriginalBankTransactionCode <OrgnlBkTxCd>**Presence:** [0..1]**Definition:** Bank transaction code included in the original entry for the transaction.**Type:** This message item is composed of the following **BankTransactionCodeStructure4** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.295		Domain	<Domn>	[0..1]	
2.300		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.295 Domain <Domn>**Presence:** [0..1], R2**Definition:** Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: This message item is composed of the following **BankTransactionCodeStructure5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.296		Code	<Cd>	[1..1]	Code
2.297		Family	<Fmly>	[1..1]	

2.296 Code <Cd>**Presence:** [1..1]**Definition:** Specifies the business area of the underlying transaction.**Data Type:** ExternalBankTransactionDomain1Code**Format:** maxLength: 4
minLength: 1

2.297 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.298		Code	<Cd>	[1..1]	Code
2.299		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.298 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4
minLength: 1

2.299 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4
minLength: 1

2.300 Proprietary <Prtry>

Presence: [0..1], R2

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following **ProprietaryBankTransactionCodeStructure1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.301		Code	<Cd>	[1..1]	Text
2.302		Issuer	<Issr>	[0..1]	Text

2.301 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.302 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.303 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.304 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the return.

Type: This message item is composed of one of the following *ReturnReason5Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.305	{Or	Code	<Cd>	[1..1]	Code
2.306	Or}	Proprietary	<Prtry>	[1..1]	Text

2.305 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.304 Reason.

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

Data Type: ExternalReturnReason1Code

Format: maxLength: 4
minLength: 1

2.306 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.304 Reason.

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.307 AdditionalInformation <AddtlInfo>

Presence: [0..n], R3

Definition: Further details on the return reason.

Data Type: Max105Text

Format: maxLength: 105

minLength: 1

2.308 CorporateAction <CorpActn>

Presence: [0..1]

Definition: Set of elements used to identify the underlying corporate action.

Type: This message item is composed of the following *CorporateAction1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.309		Code	<Cd>	[0..1]	Text
2.310		Number	<Nb>	[0..1]	Text
2.311		Proprietary	<Prtry>	[0..1]	Text

2.309 Code <Cd>

Presence: [0..1]

Definition: Specifies the code of corporate action event, in free-text format.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.310 Number <Nb>

Presence: [0..1]

Definition: Reference assigned by the account servicer to unambiguously identify a corporate action event.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.311 Proprietary <Prtry>

Presence: [0..1]

Definition: Proprietary corporate action event information.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.312 SafekeepingAccount <SfkpgAcct>

Presence: [0..1]

Definition: Safekeeping or investment account. A safekeeping account is an account on which a securities entry is made.

An investment account is an account between an investor(s) and a fund manager or a fund. The account can

contain holdings in any investment fund or investment fund class managed (or distributed) by the fund manager, within the same fund family.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.313 AdditionalTransactionInformation <AddtlTxInft>

Presence: [0..1]

Definition: Further details of the transaction.

Data Type: Max500Text

Format: maxLength: 500
minLength: 1

2.314 AdditionalEntryInformation <AddtlNtryInft>

Presence: [0..1]

Definition: Further details of the entry.

Data Type: Max500Text

Format: maxLength: 500
minLength: 1

2.315 AdditionalReportInformation <AddtlRptInft>

Presence: [0..1]

Definition: Further details of the account report.

Data Type: Max500Text

Format: maxLength: 500
minLength: 1

Business Example

Narrative

AAAA Banken has agreed to provide an intraday account report to its customer Finpetrol. Each business day, at 12.30 PM, AAAA Banken will provide Finpetrol with an overview of all booked and expected entries since the start of the business day. On 18 October 2010, at 12.30 PM, AAAASESS sends such an intraday BankToCustomerAccountReport to Company Finpetrol. It contains two entries: one booked, and one expected item. It has been pre-agreed between account servicer and account owner that AAAA Banken will not include (expected) balance info in this intraday report.

Business Description

Element	<XML Tag>	Content
---------	-----------	---------

Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	AAAASESS-FP-ACCR001
CreationDateTime	<CreDtTm>	2010-10-18T12:30:00+01:00
MessagePagination	<MsgPgntn>	
PageNumber	<PgNb>	1
LastPageIndicator	<LastPgInd>	TRUE
Report	<Rpt>	
Identification	<Id>	AAAASESS-FP-ACCR001
CreationDateTime	<CreDtTm>	2010-10-18T12:30:00+01:00
FromToDate	<FrToDt>	
FromDate	<FrmDtTm>	2010-10-18T08:00:00+01:00
ToDateTime	<ToDtTm>	2010-10-18T12:30:00+01:00
Account	<Acct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	50000000054910000003
Owner	<Ownr>	
Name	<Nm>	FINPETROL
Servicer	<Svcr>	
FinancialInstitutionIdentification	<FinInstnId>	
Name	<Nm>	AAAA BANKEN
PostalAddress	<PstlAdr>	
Country	<Ctry>	SE
Entry	<Ntry>	
Amount	<Amt>	SEK 200000
CreditDebitIndicator	<CdtDbtInd>	DBIT
Status	<Sts>	BOOK
BookingDate	<BookgDt>	
Date	<DtTm>	2010-10-18T10:15:00+01:00
ValueDate	<ValDt>	
Date	<Dt>	2010-10-18
AccountServicerReference	<AcctSvcrRef>	AAAASESS-FP-ACCR-01
BankTransactionCode	<BkTxCd>	
Domain	<Domn>	
Code	<Cd>	PAYM
Family	<Fmly>	
Code	<Cd>	0001

Message Definition Report

camt.052.001.02 BankToCustomerAccountReportV02

SubFamilyCode	<SbFmlyCd>	0003
EntryDetails	<NtryDtls>	
Batch	<Btch	
MessageIdentification	<MsgId>	FINP-0055
PaymentInformationId	<PmtInflID>	FINP-0055/001
NumberOfTransactions	<NbOfTxns>	20
Entry	<Ntry>	
Amount	<Amt>	SEK 30000
CreditDebitIndicator	<CdtDbtInd>	CRDT
Status	<Sts>	PDNG
ValueDate	<ValDt>	
Date	<Dt>	2010-10-18
AccountServicerReference	<AcctSvrRef>	AAAASESS-FP-CONF-FX
BankTransactionCode	<BkTx Cd>	
Domain	<Domn>	
Code	<Cd>	TREA
Family	<Fmly>	
Code	<Cd>	0002
SubFamilyCode	<SbFmlyCd>	0000
EntryDetails	<NtryDtls>	
TransactionDetails	<TxDtls>	
References	<Refs>	
InstructionIdentification	<InstrId>	FP-004567-FX
EndToEndIdentification	<EndToEndIdentification>	AAAASS1085FINPSS
AmountDetails	<AmtDtls>	
CountervalueAmount	<CntrValAmt>	
Amount	<Amt>	EUR 3255
CurrencyExchange	<CcyXchg>	
SourceCurrency	<SrcCcy>	EUR
ExchangeRate	<XchRate>	0.1085

XML Instance

```

<BkToCstmrAcctRpt>
  <GrpHdr>
    <MsgId>AAAASESS-FP-ACCR001</MsgId>
    <CreDtTm>2010-10-18T12:30:00+01:00</CreDtTm>
    <MsgPgtn>
      <PgNb>1</PgNb>
      <LastPgInd>true</LastPgInd>

```

```
</MsgPgntn>
</GrpHdr>
<Rpt>
  <Id>AAAASESS-FP-ACCR001</Id>
  <CreDtTm>2010-10-18T12:30:00+01:00</CreDtTm>
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    </Id>
    <Ownr>
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    </Ownr>
    <Svcr>
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        <Nm>AAAA BANKEN</Nm>
        <PstlAdr>
          <Ctry>SE</Ctry>
        </PstlAdr>
      </FinInstnId>
    </Svcr>
  </Acct>
  <Ntry>
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    </BookgDt>
    <ValDt>
      <Dt>2010-10-18</Dt>
    </ValDt>
    <AcctSvcrRef>AAAASESS-FP-ACCR-01</AcctSvcrRef>
    <BkTxCd>
      <Domn>
        <Cd>PAYM</Cd>
        <Fmly>
          <Cd>0001</Cd>
          <SubFmlyCd>0003</SubFmlyCd>
        </Fmly>
      </Domn>
    </BkTxCd>
    <NtryDtls>
      <Btch>
        <MsgId>FINP-0055</MsgId>
        <PmtInflId>FINP-0055-001</PmtInflId>
        <NbOfTx>20</NbOfTx>
```

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</Btch>
</NtryDtls>
</Ntry>
<Ntry>
  <Amt Ccy="SEK">30000</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>PDNG</Sts>
  <ValDt>
    <Dt>2010-10-18</Dt>
  </ValDt>
  <AcctSvcrRef>AAAASESS-FP-CONF-FX</AcctSvcrRef>
  <BkTxCd>
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      <Fmly>
        <Cd>0002</Cd>
        <SubFmlyCd>0000</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <InstrId>FP-004567-FX</InstrId>
        <EndToEndId>AAAASS1085FINPSS</EndToEndId>
      </Refs>
      <AmtDtls>
        <CntrValAmt>
          <Amt Ccy="EUR">3255</Amt>
          <CcyXchg>
            <SrcCcy>EUR</SrcCcy>
            <XchgRate>0.185</XchgRate>
          </CcyXchg>
        </CntrValAmt>
      </AmtDtls>
    </TxDtls>
  </NtryDtls>
</Ntry>
</Rpt>
</BkToCstmrAcctRpt>
```

camt.053.001.02 BankToCustomerStatementV02

Message Functionality

Scope

The BankToCustomerStatement message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It is used to inform the account owner, or authorised party, of the entries booked to the account, and to provide the owner with balance information on the account at a given point in time.

Usage

The BankToCustomerStatement message can contain reports for more than one account. It provides information for cash management and/or reconciliation.

It contains information on booked entries only.

It can include underlying details of transactions that have been included in the entry.

The message is exchanged as defined between the account servicer and the account owner. It provides information on items that have been booked to the account and also balance information. Depending on services and schedule agreed between banks and their customers, statements may be generated and exchanged accordingly, for example for intraday or prior day periods.

It is possible that the receiver of the message is not the account owner, but a party entitled through arrangement with the account owner to receive the account information (also known as recipient).

Outline

The BankToCustomerStatement message is composed of two building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as Message Identification and CreationDateTime.

B. Statement

This building block is mandatory and repetitive. It should be repeated for each account on which a statement is provided. The report contains components such as Balance and Entry.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
		<i>Message root</i>	<BkToCstmrStmt>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		MessageRecipient	<MsgRcpt>	[0..1]	±	
1.4		MessagePagination	<MsgPgntn>	[0..1]	±	

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Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
1.5		AdditionalInformation	<AddtlInf>	[0..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.0		Statement	<Stmt>	[1..n]		
2.1		Identification	<Id>	[1..1]	Text	
2.2		ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Quantity	
2.3		LegalSequenceNumber	<LglSeqNb>	[0..1]	Quantity	
2.4		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
2.5		FromToDate	<FrToDt>	[0..1]	±	
2.6		CopyDuplicateIndicator	<CpyDplctInd>	[0..1]	Code	
2.7		ReportingSource	<RptgSrc>	[0..1]		
2.8	{Or	Code	<Cd>	[1..1]	Code	
2.9	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.10		Account	<Acct>	[1..1]	±	
2.11		RelatedAccount	<RltdAcct>	[0..1]	±	
2.12		Interest	<Intrst>	[0..n]		
2.13		Type	<Tp>	[0..1]		
2.14	{Or	Code	<Cd>	[1..1]	Code	
2.15	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.16		Rate	<Rate>	[0..n]		
2.17		Type	<Tp>	[1..1]		
2.18	{Or	Percentage	<Pctg>	[1..1]	Rate	
2.19	Or}	Other	<Othr>	[1..1]	Text	
2.20		ValidityRange	<VldtyRg>	[0..1]	±	
2.21		FromToDate	<FrToDt>	[0..1]	±	
2.22		Reason	<Rsn>	[0..1]	Text	
2.23		Balance	<Bal>	[1..n]		
2.24		Type	<Tp>	[1..1]		
2.25		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	{Or	Code	<Cd>	[1..1]	Code	
2.27	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.28		SubType	<SubTp>	[0..1]		
2.29	{Or	Code	<Cd>	[1..1]	Code	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.30</u>	Or{	Proprietary	<Prtry>	[1..1]	Text	
<u>2.31</u>		CreditLine	<CdtLine>	[0..1]		
<u>2.32</u>		Included	<Incl>	[1..1]	Indicator	
<u>2.33</u>		Amount	<Amt>	[0..1]	Amount	
<u>2.34</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.35</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.36</u>		Date	<Dt>	[1..1]	±	
<u>2.37</u>		Availability	<Avlbt>	[0..n]		<u>R1</u>
<u>2.38</u>		Date	<Dt>	[1..1]		
<u>2.39</u>	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
<u>2.40</u>	Or{	ActualDate	<ActlDt>	[1..1]	DateTime	
<u>2.41</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.42</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.43</u>		TransactionsSummary	<TxsSummry>	[0..1]		
<u>2.44</u>		TotalEntries	<TtlNtries>	[0..1]		
<u>2.45</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.46</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.47</u>		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity	
<u>2.48</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.49</u>		TotalCreditEntries	<TtlCdtNtries>	[0..1]		
<u>2.50</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.51</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.52</u>		TotalDebitEntries	<TtlDbtNtries>	[0..1]		
<u>2.53</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.54</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.55</u>		TotalEntriesPerBankTransactionCode	<TtlNtriesPerBkTx Cd>	[0..n]		
<u>2.56</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.57</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.58</u>		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity	
<u>2.59</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.60</u>		ForecastIndicator	<FcstInd>	[0..1]	Indicator	
<u>2.61</u>		BankTransactionCode	<BkTxCd>	[1..1]		
<u>2.62</u>		Domain	<Domn>	[0..1]		<u>R2</u>
<u>2.63</u>		Code	<Cd>	[1..1]	Code	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.64</u>		Family	<Fmly>	[1..1]		
<u>2.65</u>		Code	<Cd>	[1..1]	Code	
<u>2.66</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	
<u>2.67</u>		Proprietary	<Prtry>	[0..1]		R2
<u>2.68</u>		Code	<Cd>	[1..1]	Text	
<u>2.69</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.70</u>		Availability	<Avlbt>	[0..n]		
<u>2.71</u>		Date	<Dt>	[1..1]		
<u>2.72</u>	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
<u>2.73</u>	Or}	ActualDate	<ActlDt>	[1..1]	DateTime	
<u>2.74</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.75</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.76</u>		Entry	<Ntry>	[0..n]		
<u>2.77</u>		EntryReference	<NtryRef>	[0..1]	Text	
<u>2.78</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.79</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.80</u>		ReversalIndicator	<RvslInd>	[0..1]	Indicator	
<u>2.81</u>		Status	<Sts>	[1..1]	Code	
<u>2.82</u>		BookingDate	<BookgDt>	[0..1]	±	
<u>2.83</u>		ValueDate	<ValDt>	[0..1]	±	
<u>2.84</u>		AccountServicerReference	<AcctSvcrRef>	[0..1]	Text	
<u>2.85</u>		Availability	<Avlbt>	[0..n]		
<u>2.86</u>		Date	<Dt>	[1..1]		
<u>2.87</u>	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
<u>2.88</u>	Or}	ActualDate	<ActlDt>	[1..1]	DateTime	
<u>2.89</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.90</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.91</u>		BankTransactionCode	<BkTxCd>	[1..1]		
<u>2.92</u>		Domain	<Domn>	[0..1]		R2
<u>2.93</u>		Code	<Cd>	[1..1]	Code	
<u>2.94</u>		Family	<Fmly>	[1..1]		
<u>2.95</u>		Code	<Cd>	[1..1]	Code	
<u>2.96</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	
<u>2.97</u>		Proprietary	<Prtry>	[0..1]		R2
<u>2.98</u>		Code	<Cd>	[1..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.99</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.100</u>		CommissionWaiverIndicator	<ComssnWvrInd>	[0..1]	Indicator	
<u>2.101</u>		AdditionalInformationIndicator	<AddtlInfInd>	[0..1]		
<u>2.102</u>		MessageNameIdentification	<MsgNmId>	[0..1]	Text	
<u>2.103</u>		MessageIdentification	<MsgId>	[0..1]	Text	
<u>2.104</u>		AmountDetails	<AmtDtls>	[0..1]	±	
<u>2.105</u>		Charges	<Chrgs>	[0..n]		
<u>2.106</u>		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAm t>	[0..1]	Amount	
<u>2.107</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.108</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.109</u>		Type	<Tp>	[0..1]		
<u>2.110</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.111</u>	Or}	Proprietary	<Prtry>	[1..1]	±	
<u>2.112</u>		Rate	<Rate>	[0..1]	Rate	
<u>2.113</u>		Bearer	 	[0..1]	Code	
<u>2.114</u>		Party	<Pty>	[0..1]	±	
<u>2.115</u>		Tax	<Tax>	[0..1]		
<u>2.116</u>		Identification	<Id>	[0..1]	Text	
<u>2.117</u>		Rate	<Rate>	[0..1]	Rate	
<u>2.118</u>		Amount	<Amt>	[0..1]	Amount	
<u>2.119</u>		TechnicalInputChannel	<TechInptChnl>	[0..1]		
<u>2.120</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.121</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.122</u>		Interest	<Instrst>	[0..n]		
<u>2.123</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.124</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.125</u>		Type	<Tp>	[0..1]		
<u>2.126</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.127</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.128</u>		Rate	<Rate>	[0..n]		
<u>2.129</u>		Type	<Tp>	[1..1]		
<u>2.130</u>	{Or	Percentage	<Pctg>	[1..1]	Rate	
<u>2.131</u>	Or}	Other	<Othr>	[1..1]	Text	
<u>2.132</u>		ValidityRange	<VldtyRg>	[0..1]	±	

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Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.133		FromToDate	<FrToDt>	[0..1]	±	
2.134		Reason	<Rsn>	[0..1]	Text	
2.135		EntryDetails	<NtryDtls>	[0..n]		
2.136		Batch	<Btch>	[0..1]		
2.137		MessageIdentification	<MsgId>	[0..1]	Text	
2.138		PaymentInformationIdentification	<PmtInflId>	[0..1]	Text	
2.139		NumberOfTransactions	<NbOfTx>	[0..1]	Text	
2.140		TotalAmount	<TtlAmt>	[0..1]	Amount	
2.141		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.142		TransactionDetails	<TxDtls>	[0..n]		
2.143		References	<Refs>	[0..1]		
2.144		MessageIdentification	<MsgId>	[0..1]	Text	
2.145		AccountServicerReference	<AcctSvcrRef>	[0..1]	Text	
2.146		PaymentInformationIdentification	<PmtInflId>	[0..1]	Text	
2.147		InstructionIdentification	<InstrId>	[0..1]	Text	
2.148		EndToEndIdentification	<EndToEndId>	[0..1]	Text	
2.149		TransactionIdentification	<TxId>	[0..1]	Text	
2.150		MandateIdentification	<MndtId>	[0..1]	Text	
2.151		ChequeNumber	<ChqNb>	[0..1]	Text	
2.152		ClearingSystemReference	<ClrSysRef>	[0..1]	Text	
2.153		Proprietary	<Prtry>	[0..1]		
2.154		Type	<Tp>	[1..1]	Text	
2.155		Reference	<Ref>	[1..1]	Text	
2.156		AmountDetails	<AmtDtls>	[0..1]	±	
2.157		Availability	<Avlbt>	[0..n]		
2.158		Date	<Dt>	[1..1]		
2.159	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
2.160	Or}	ActualDate	<ActlDt>	[1..1]	DateTime	
2.161		Amount	<Amt>	[1..1]	Amount	
2.162		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
2.163		BankTransactionCode	<BkTxCd>	[0..1]		
2.164		Domain	<Domn>	[0..1]		R2
2.165		Code	<Cd>	[1..1]	Code	
2.166		Family	<Fmly>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.167		Code	<Cd>	[1..1]	Code	
2.168		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	
2.169		Proprietary	<Prtry>	[0..1]		R2
2.170		Code	<Cd>	[1..1]	Text	
2.171		Issuer	<Issr>	[0..1]	Text	
2.172		Charges	<Chrgs>	[0..n]		
2.173		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAm t>	[0..1]	Amount	
2.174		Amount	<Amt>	[1..1]	Amount	
2.175		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.176		Type	<Tp>	[0..1]		
2.177	{Or	Code	<Cd>	[1..1]	Code	
2.178	Or}	Proprietary	<Prtry>	[1..1]	±	
2.179		Rate	<Rate>	[0..1]	Rate	
2.180		Bearer	 	[0..1]	Code	
2.181		Party	<Pty>	[0..1]	±	
2.182		Tax	<Tax>	[0..1]		
2.183		Identification	<Id>	[0..1]	Text	
2.184		Rate	<Rate>	[0..1]	Rate	
2.185		Amount	<Amt>	[0..1]	Amount	
2.186		Interest	<Intrst>	[0..n]		
2.187		Amount	<Amt>	[1..1]	Amount	
2.188		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
2.189		Type	<Tp>	[0..1]		
2.190	{Or	Code	<Cd>	[1..1]	Code	
2.191	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.192		Rate	<Rate>	[0..n]		
2.193		Type	<Tp>	[1..1]		
2.194	{Or	Percentage	<Pctg>	[1..1]	Rate	
2.195	Or}	Other	<Othr>	[1..1]	Text	
2.196		ValidityRange	<VldtyRg>	[0..1]	±	
2.197		FromToDate	<FrToDt>	[0..1]	±	
2.198		Reason	<Rsn>	[0..1]	Text	
2.199		RelatedParties	<RltdPties>	[0..1]		
2.200		InitiatingParty	<InitgPty>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.201		Debtor	<Dbtr>	[0..1]	±	
2.202		DebtorAccount	<DbtrAcct>	[0..1]	±	
2.203		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
2.204		Creditor	<Cdtr>	[0..1]	±	
2.205		CreditorAccount	<CdtrAcct>	[0..1]	±	
2.206		UltimateCreditor	<UltmtCdtr>	[0..1]	±	
2.207		TradingParty	<TradgPty>	[0..1]	±	
2.208		Proprietary	<Prtry>	[0..n]		
2.209		Type	<Tp>	[1..1]	Text	
2.210		Party	<Pty>	[1..1]	±	
2.211		RelatedAgents	<RltdAgts>	[0..1]		
2.212		DebtorAgent	<DbtrAgt>	[0..1]	±	
2.213		CreditorAgent	<CdtrAgt>	[0..1]	±	
2.214		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±	
2.215		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±	
2.216		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±	
2.217		ReceivingAgent	<RcvgAgt>	[0..1]	±	
2.218		DeliveringAgent	<DlvrgAgt>	[0..1]	±	
2.219		IssuingAgent	<IssgAgt>	[0..1]	±	
2.220		SettlementPlace	<SttlmPlc>	[0..1]	±	
2.221		Proprietary	<Prtry>	[0..n]		
2.222		Type	<Tp>	[1..1]	Text	
2.223		Agent	<Agt>	[1..1]	±	
2.224		Purpose	<Purp>	[0..1]		
2.225	{Or}	Code	<Cd>	[1..1]	Code	
2.226	Or{}	Proprietary	<Prtry>	[1..1]	Text	
2.227		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]		
2.228		RemittanceIdentification	<RmtId>	[0..1]	Text	
2.229		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code	
2.230		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text	
2.231		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]		
2.232		Name	<Nm>	[1..1]	Text	
2.233		Address	<Adr>	[1..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.234		RemittanceInformation	<RmtInf>	[0..1]		
2.235		Unstructured	<Ustrd>	[0..n]	Text	
2.236		Structured	<Strd>	[0..n]		
2.237		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
2.238		Type	<Tp>	[0..1]		
2.239		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.240	{Or	Code	<Cd>	[1..1]	Code	
2.241	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.242		Issuer	<Issr>	[0..1]	Text	
2.243		Number	<Nb>	[0..1]	Text	
2.244		RelatedDate	<RltdDt>	[0..1]	DateTime	
2.245		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
2.246		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
2.247		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount	
2.248		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
2.249		TaxAmount	<TaxAmt>	[0..1]	Amount	
2.250		AdjustmentAmountAndReason	<AdjstmntAmtAndRs>	[0..n]		
2.251		Amount	<Amt>	[1..1]	Amount	
2.252		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.253		Reason	<Rsn>	[0..1]	Text	
2.254		AdditionalInformation	<AddtlInfl>	[0..1]	Text	
2.255		RemittedAmount	<RmttdAmt>	[0..1]	Amount	
2.256		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
2.257		Type	<Tp>	[0..1]		
2.258		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.259	{Or	Code	<Cd>	[1..1]	Code	
2.260	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.261		Issuer	<Issr>	[0..1]	Text	
2.262		Reference	<Ref>	[0..1]	Text	
2.263		Invoicer	<Invcr>	[0..1]	±	
2.264		Invoicee	<Invcee>	[0..1]	±	
2.265		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.266		RelatedDates	<RltdDts>	[0..1]		
2.267		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime	
2.268		TradeActivityContractualSettlementDate	<TradActvtyCtrctlSttlmDt>	[0..1]	DateTime	
2.269		TradeDate	<TradDt>	[0..1]	DateTime	
2.270		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	
2.271		StartDate	<StartDt>	[0..1]	DateTime	
2.272		EndDate	<EndDt>	[0..1]	DateTime	
2.273		TransactionDateTime	<TxDtTm>	[0..1]	DateTime	
2.274		Proprietary	<Prtry>	[0..n]		
2.275		Type	<Tp>	[1..1]	Text	
2.276		Date	<Dt>	[1..1]	±	
2.277		RelatedPrice	<RltdPric>	[0..1]		
2.278	{Or}	DealPrice	<DealPric>	[1..1]	Amount	
2.279	Or}	Proprietary	<Prtry>	[1..n]		
2.280		Type	<Tp>	[1..1]	Text	
2.281		Price	<Pric>	[1..1]	Amount	
2.282		RelatedQuantities	<RltdQties>	[0..n]		
2.283	{Or}	Quantity	<Qty>	[1..1]	±	
2.284	Or}	Proprietary	<Prtry>	[1..1]		
2.285		Type	<Tp>	[1..1]	Text	
2.286		Quantity	<Qty>	[1..1]	Text	
2.287		FinancialInstrumentIdentification	<FinInstrmId>	[0..1]		
2.288	{Or}	ISIN	<ISIN>	[1..1]	Identifier	
2.289	Or}	Proprietary	<Prtry>	[1..1]		
2.290		Type	<Tp>	[1..1]	Text	
2.291		Identification	<Id>	[1..1]	Text	
2.292		Tax	<Tax>	[0..1]	±	
2.293		ReturnInformation	<RtrInf>	[0..1]		
2.294		OriginalBankTransactionCode	<OrgnlBkTxCd>	[0..1]		
2.295		Domain	<Domn>	[0..1]		R2
2.296		Code	<Cd>	[1..1]	Code	
2.297		Family	<Fmly>	[1..1]		
2.298		Code	<Cd>	[1..1]	Code	
2.299		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.300		Proprietary	<Prtry>	[0..1]		R2
2.301		Code	<Cd>	[1..1]	Text	
2.302		Issuer	<Issr>	[0..1]	Text	
2.303		Originator	<Orgtr>	[0..1]	±	
2.304		Reason	<Rsn>	[0..1]		
2.305	{Or	Code	<Cd>	[1..1]	Code	
2.306	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.307		AdditionalInformation	<AddtlInf>	[0..n]	Text	R3
2.308		CorporateAction	<CorpActn>	[0..1]		
2.309		Code	<Cd>	[0..1]	Text	
2.310		Number	<Nb>	[0..1]	Text	
2.311		Proprietary	<Prtry>	[0..1]	Text	
2.312		SafekeepingAccount	<SfkpgAcct>	[0..1]	±	
2.313		AdditionalTransactionInformation	<AddtlTxInf>	[0..1]	Text	
2.314		AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	Text	
2.315		AdditionalStatementInformation	<AddtlStmtInf>	[0..1]	Text	

Rules and Guidelines

Rules

R1 ForwardBalanceAndAvailabilityRule

If Type is equal to ForwardAvailable, Availability is not allowed.

R2 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

R3 ReturnReasonRule

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

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **BankToCustomerStatementV02** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Common information for the message.

Type: The **GroupHeader** block is composed of the following **GroupHeader42** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		MessageRecipient	<MsgRcpt>	[0..1]	±
1.4		MessagePagination	<MsgPgntn>	[0..1]	±
1.5		AdditionalInformation	<AddtlInf>	[0..1]	Text

1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.

Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

1.3 MessageRecipient <MsgRcpt>

Presence: [0..1]

Definition: Party authorised by the account owner to receive information about movements on the account.

Usage: MessageRecipient should only be identified when different from the account owner.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

1.4 MessagePagination <MsgPgntn>

Presence: [0..1]

Definition: Set of elements used to provide details on the page number of the message.

Usage: The pagination of the message is only allowed when agreed between the parties.

Type: This message item is composed of the following **Pagination** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	PageNumber	<PgNb>	[1..1]	Text
	LastPageIndicator	<LastPgInd>	[1..1]	Indicator

For additional Type information, please refer to [Pagination](#) p.1006 in 'Message Item Types' section.

1.5 AdditionalInformation <AddtlInft>

Presence: [0..1]

Definition: Further details of the message.

Data Type: Max500Text

Format: maxLength: 500
minLength: 1

2.0 Statement <Stmt>

Presence: [1..n]

Definition: Reports on booked entries and balances for a cash account.

Type: The *Statement* block is composed of the following *AccountStatement2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		Identification	<Id>	[1..1]	Text
2.2		ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Quantity
2.3		LegalSequenceNumber	<LglSeqNb>	[0..1]	Quantity
2.4		CreationDateTime	<CreDtTm>	[1..1]	DateTime
2.5		FromToDate	<FrToDt>	[0..1]	±
2.6		CopyDuplicateIndicator	<CpyDplctInd>	[0..1]	Code
2.7		ReportingSource	<RptgSrc>	[0..1]	
2.10		Account	<Acct>	[1..1]	±
2.11		RelatedAccount	<RltdAcct>	[0..1]	±
2.12		Interest	<Intrst>	[0..n]	
2.23		Balance	<Bal>	[1..n]	
2.43		TransactionsSummary	<TxSummry>	[0..1]	
2.76		Entry	<Ntry>	[0..n]	
2.315		AdditionalStatementInformation	<AddtlStmtInft>	[0..1]	Text

2.1 Identification <Id>

Presence: [1..1]

Definition: Unique identification, as assigned by the account servicer, to unambiguously identify the account statement.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.2 ElectronicSequenceNumber <ElctrncSeqNb>

Presence: [0..1]

Definition: Sequential number of the statement, as assigned by the account servicer.

Usage: The sequential number is increased incrementally for each statement sent electronically.

Data Type: Number

Format: fractionDigits: 0
totalDigits: 18

2.3 LegalSequenceNumber <LglSeqNb>

Presence: [0..1]

Definition: Legal sequential number of the statement, as assigned by the account servicer. It is increased incrementally for each statement sent.

Usage: Where a paper statement is a legal requirement, it may have a number different from the electronic sequential number. Paper statements could for instance only be sent if movement on the account has taken place, whereas electronic statements could be sent at the end of each reporting period, regardless of whether movements have taken place or not.

Data Type: Number

Format: fractionDigits: 0
totalDigits: 18

2.4 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

2.5 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the account statement is issued.

Type: This message item is composed of the following **DateTimePeriodDetails** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to **DateTimePeriodDetails** p.995 in 'Message Item Types' section.

2.6 CopyDuplicateIndicator <CopyDplctInd>

Presence: [0..1]

Definition: Indicates whether the document is a copy, a duplicate, or a duplicate of a copy.

Data Type: Code

When this message item is present, one of the following **CopyDuplicateCode** values must be used:

Code	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

2.7 ReportingSource <RptgSrc>

Presence: [0..1]

Definition: Specifies the application used to generate the reporting.

Type: This message item is composed of one of the following **ReportingSource1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.8	{Or	Code	<Cd>	[1..1]	Code
2.9	Or}	Proprietary	<Prtry>	[1..1]	Text

2.8 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.7 **ReportingSource**.

Definition: Reporting source, as published in an external reporting source code list.

Data Type: ExternalReportingSource1Code

Format: maxLength: 4
minLength: 1

2.9 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.7 **ReportingSource**.

Definition: Reporting source, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.10 Account <Acct>

Presence: [1..1]

Definition: Unambiguous identification of the account to which credit and debit entries are made.

Type: This message item is composed of the following **CashAccount20** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text
	Owner	<Ownr>	[0..1]	
	Servicer	<Svcr>	[0..1]	

For additional Type information, please refer to [CashAccount20](#) p.953 in 'Message Item Types' section.

2.11 RelatedAccount <RltdAcct>

Presence: [0..1]

Definition: Identifies the parent account of the account for which the statement has been issued.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.12 Interest <Intrst>

Presence: [0..n]

Definition: Set of elements used to provide general interest information that applies to the account at a particular moment in time.

Type: This message item is composed of the following [AccountInterest2](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.13		Type	<Tp>	[0..1]	
2.16		Rate	<Rate>	[0..n]	
2.21		FromToDate	<FrToDt>	[0..1]	±
2.22		Reason	<Rsn>	[0..1]	Text

2.13 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of interest.

Type: This message item is composed of one of the following [InterestType1Choice](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.14	{Or	Code	<Cd>	[1..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.15	Or}	Proprietary	<Prtry>	[1..1]	Text

2.14 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.13 Type.

Definition: Specifies the type of interest.

Data Type: Code

One of the following InterestType1Code values must be used:

Code	Name	Definition
INDY	IntraDay	During or within a business day.
OVRN	OverNight	Period of time between the end of a business day and the start of the next business day (usually the day after).

2.15 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.13 Type.

Definition: Specifies the type of interest in uncoded form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.16 Rate <Rate>

Presence: [0..n]

Definition: Set of elements used to qualify the interest rate.

Type: *This message item is composed of the following Rate3 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.17		Type	<Tp>	[1..1]	
2.20		ValidityRange	<VldtyRg>	[0..1]	±

2.17 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of interest rate.

Type: *This message item is composed of one of the following RateType4Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.18	{Or	Percentage	<Pctg>	[1..1]	Rate
2.19	Or}	Other	<Othr>	[1..1]	Text

2.18 Percentage <Pctg>

Presence: [1..1]

This message item is part of choice 2.17 Type.

Definition: Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.19 Other <Othr>

Presence: [1..1]

This message item is part of choice 2.17 Type.

Definition: Rate type expressed, in an other form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.20 ValidityRange <VldtyRg>

Presence: [0..1]

Definition: An amount range where the interest rate is applicable.

Type: *This message item is composed of the following **CurrencyAndAmountRange2** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Amount	<Amt>	[1..1]	
	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
	Currency	<Ccy>	[1..1]	Code

*For additional Type information, please refer to **CurrencyAndAmountRange2** p.990 in 'Message Item Types' section.*

2.21 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for the calculation of the interest.

Type: *This message item is composed of the following **DateTimePeriodDetails** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

*For additional Type information, please refer to **DateTimePeriodDetails** p.995 in 'Message Item Types' section.*

2.22 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the interest.

Data Type: Max35Text**Format:** maxLength: 35
minLength: 1

2.23 Balance <Bal>

Presence: [1..n]**Definition:** Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time.**Type:** This message item is composed of the following **CashBalance3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.24		Type	<Tp>	[1..1]	
2.31		CreditLine	<CdtLine>	[0..1]	
2.34		Amount	<Amt>	[1..1]	Amount
2.35		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.36		Date	<Dt>	[1..1]	±
2.37		Availability	<Avlbt>	[0..n]	

Rule(s): ForwardBalanceAndAvailabilityRule

If Type is equal to ForwardAvailable, Availability is not allowed.

2.24 Type <Tp>

Presence: [1..1]**Definition:** Specifies the nature of a balance.**Type:** This message item is composed of the following **BalanceType12** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.25		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.28		SubType	<SubTp>	[0..1]	

2.25 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]**Definition:** Coded or proprietary format balance type.**Type:** This message item is composed of one of the following **BalanceType5Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.26	{Or	Code	<Cd>	[1..1]	Code
2.27	Or}	Proprietary	<Prtry>	[1..1]	Text

2.26 Code <Cd>

Presence: [1..1]

*This message item is part of choice 2.25 **CodeOrProprietary**.*

Definition: Balance type, in a coded form.

Data Type: Code

*One of the following **BalanceType12Code** values must be used:*

Code	Name	Definition
CLAV	ClosingAvailable	Closing balance of amount of money that is at the disposal of the account owner on the date specified.
CLBD	ClosingBooked	Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period.
FWAV	ForwardAvailable	Forward available balance of money that is at the disposal of the account owner on the date specified.
INFO	Information	Balance for informational purposes.
ITAV	InterimAvailable	Available balance calculated in the course of the account servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified.
ITBD	InterimBooked	Balance calculated in the course of the account servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified.
OPAV	OpeningAvailable	Opening balance of amount of money that is at the disposal of the account owner on the date specified.
OPBD	OpeningBooked	Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report.
PRCD	PreviouslyClosedBooked	Balance of the account at the previously closed account reporting period. The opening booked balance for the new period has to be equal to this balance. Usage: the previously booked closing balance should equal (inclusive date) the booked closing balance of the date it references and equal the actual booked opening balance of the current date.
XPCD	Expected	Balance, composed of booked entries and pending items known at the time of calculation , which projects the end of day balance if everything is booked on the account and no other entry is posted.

2.27 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.25 **CodeOrProprietary**.*

Definition: Balance type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.28 SubType <SubTp>

Presence: [0..1]

Definition: Specifies the balance sub-type.

Type: *This message item is composed of one of the following **BalanceSubType1Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.29	{Or	Code	<Cd>	[1..1]	Code
2.30	Or}	Proprietary	<Prtry>	[1..1]	Text

2.29 Code <Cd>

Presence: [1..1]

*This message item is part of choice 2.28 **SubType**.*

Definition: Balance sub-type, as published in an external balance sub-type code list.

Data Type: ExternalBalanceSubType1Code

Format: maxLength: 4

minLength: 1

2.30 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.28 **SubType**.*

Definition: Specifies a proprietary code for the balance type.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.31 CreditLine <CdtLine>

Presence: [0..1]

Definition: Set of elements used to provide details on the credit line.

Type: *This message item is composed of the following **CreditLine2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.32		Included	<Incl>	[1..1]	Indicator
2.33		Amount	<Amt>	[0..1]	Amount

2.32 Included <Incl>

Presence: [1..1]

Definition: Indicates whether or not the credit line is included in the balance.

Usage: If not present, credit line is not included in the balance amount.

Data Type: *One of the following **TrueFalseIndicator** values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

2.33 Amount <Amt>

Presence: [0..1]

Definition: Amount of money of the credit line.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.34 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the cash balance.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.35 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.36 Date <Dt>

Presence: [1..1]

Definition: Indicates the date (and time) of the balance.

Type: This message item is composed of one of the following DateAndDateTimeChoice element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateAndDateTimeChoice](#) p.995 in 'Message Item Types' section.

2.37 Availability <AvlbtY>

Presence: [0..n], R1

Definition: Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.

Usage: This type of information is used in the US and is linked to particular instruments such as cheques.

Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations).

Type: This message item is composed of the following CashBalanceAvailability2 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.38		Date	<Dt>	[1..1]	
2.41		Amount	<Amt>	[1..1]	Amount
2.42		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.38 Date <Dt>

Presence: [1..1]

Definition: Indicates when the amount of money will become available.

Type: This message item is composed of one of the following **CashBalanceAvailabilityDate1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.39	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text
2.40	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.39 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.38 **Date**.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+]{0,1}[0-9]{1,15}

2.40 ActualDate <ActlDt>

Presence: [1..1]

This message item is part of choice 2.38 **Date**.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.41 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.42 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

*One of the following **CreditDebitCode** values must be used:*

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

2.43 TransactionsSummary <TxSummary>

Presence: [0..1]

Definition: Set of elements used to provide summary information on entries.

Type: This message item is composed of the following **TotalTransactions2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.44		TotalEntries	<TtlNtries>	[0..1]	
2.49		TotalCreditEntries	<TtlCdtNtries>	[0..1]	
2.52		TotalDebitEntries	<TtlDbtNtries>	[0..1]	
2.55		TotalEntriesPerBankTransactionCode	<TtlNtriesPerBkTxCd>	[0..n]	

2.44 TotalEntries <TtlNtries>

Presence: [0..1]

Definition: Specifies the total number and sum of debit and credit entries.

Type: This message item is composed of the following **NumberAndSumOfTransactions2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.45		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.46		Sum	<Sum>	[0..1]	Quantity
2.47		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity
2.48		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code

Guideline(s): DebitCreditIndicatorGuideline

DebitCreditIndicator should be present when TotalNetEntryAmount is present.

2.45 NumberOfEntries <NbOfNtries>

Presence: [0..1]

Definition: Number of individual entries included in the report.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.46 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.47 TotalNetEntryAmount <TtlNetNtryAmt>

Presence: [0..1]

Definition: Resulting amount of the netted amounts for all debit and credit entries.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.48 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the total net entry amount is a credit or a debit amount.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.49 TotalCreditEntries <TtlCdtNtries>

Presence: [0..1]

Definition: Specifies the total number and sum of credit entries.

Type: This message item is composed of the following **NumberAndSumOfTransactions1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.50		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.51		Sum	<Sum>	[0..1]	Quantity

2.50 NumberOfEntries <NbOfNtries>

Presence: [0..1]

Definition: Number of individual entries included in the report.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.51 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.

Data Type: DecimalNumber**Format:** fractionDigits: 17
totalDigits: 18

2.52 TotalDebitEntries <TtlDbtNtries>

Presence: [0..1]**Definition:** Specifies the total number and sum of debit entries.**Type:** This message item is composed of the following *NumberAndSumOfTransactions1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.53		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.54		Sum	<Sum>	[0..1]	Quantity

2.53 NumberOfEntries <NbOfNtries>

Presence: [0..1]**Definition:** Number of individual entries included in the report.**Data Type:** Max15NumericText**Format:** [0-9]{1,15}

2.54 Sum <Sum>

Presence: [0..1]**Definition:** Total of all individual entries included in the report.**Data Type:** DecimalNumber**Format:** fractionDigits: 17
totalDigits: 18

2.55 TotalEntriesPerBankTransactionCode <TtlNtriesPerBkTxCd>

Presence: [0..n]**Definition:** Specifies the total number and sum of entries per bank transaction code.**Type:** This message item is composed of the following *TotalsPerBankTransactionCode2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.56		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.57		Sum	<Sum>	[0..1]	Quantity
2.58		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity
2.59		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.60		ForecastIndicator	<FcstInd>	[0..1]	Indicator
2.61		BankTransactionCode	<BkTxCd>	[1..1]	
2.70		Availability	<Avlblty>	[0..n]	

Guideline(s): CreditDebitIndicatorGuideline

If TotalNetEntryAmount is present, then CreditDebitIndicator should be present.

2.56 NumberOfEntries <NbOfNtries>

Presence: [0..1]

Definition: Number of individual entries for the bank transaction code.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.57 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.58 TotalNetEntryAmount <TtlNetNtryAmt>

Presence: [0..1]

Definition: Total amount that is the result of the netted amounts for all debit and credit entries per bank transaction code.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.59 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the total net entry amount is a credit or a debit amount.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.60 ForecastIndicator <FcstInd>

Presence: [0..1]

Definition: Indicates whether the bank transaction code is related to booked or forecast items.

Data Type: One of the following **TrueFalseIndicator** values must be used:

MeaningWhenTrue: True

MeaningWhenFalse: False

2.61 BankTransactionCode <BkTxCd>

Presence: [1..1]

Definition: Set of elements used to fully identify the type of underlying transaction resulting in an entry.

Type: This message item is composed of the following **BankTransactionCodeStructure4** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.62		Domain	<Domn>	[0..1]	
2.67		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.62 Domain <Domn>

Presence: [0..1], R2

Definition: Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: This message item is composed of the following **BankTransactionCodeStructure5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.63		Code	<Cd>	[1..1]	Code
2.64		Family	<Fmly>	[1..1]	

2.63 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomain1Code

Format: maxLength: 4
minLength: 1

2.64 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.65		Code	<Cd>	[1..1]	Code
2.66		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.65 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4

minLength: 1

2.66 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4

minLength: 1

2.67 Proprietary <Prtry>

Presence: [0..1], R2

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following *ProprietaryBankTransactionCodeStructure1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.68		Code	<Cd>	[1..1]	Text
2.69		Issuer	<Issr>	[0..1]	Text

2.68 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.69 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.70 Availability <Avlbt>

Presence: [0..n]

Definition: Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.

Type: This message item is composed of the following *CashBalanceAvailability2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.71</u>		Date	<Dt>	[1..1]	
<u>2.74</u>		Amount	<Amt>	[1..1]	Amount
<u>2.75</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.71 Date <Dt>

Presence: [1..1]

Definition: Indicates when the amount of money will become available.

Type: This message item is composed of one of the following *CashBalanceAvailabilityDate1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.72</u>	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text
<u>2.73</u>	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.72 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.71 Date.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+]{0,1}[0-9]{1,15}

2.73 ActualDate <ActlDt>

Presence: [1..1]

This message item is part of choice 2.71 Date.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.74 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.75 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.76 Entry <Ntry>

Presence: [0..n]

Definition: Set of elements used to specify an entry in the statement.

Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).

Type: This message item is composed of the following ReportEntry2 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.77		EntryReference	<NtryRef>	[0..1]	Text
2.78		Amount	<Amt>	[1..1]	Amount
2.79		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.80		ReversalIndicator	<RvslInd>	[0..1]	Indicator
2.81		Status	<Sts>	[1..1]	Code
2.82		BookingDate	<BookgDt>	[0..1]	±
2.83		ValueDate	<ValDt>	[0..1]	±
2.84		AccountServicerReference	<AcctSvrRef>	[0..1]	Text
2.85		Availability	<Avlbtty>	[0..n]	
2.91		BankTransactionCode	<BkTxCd>	[1..1]	
2.100		CommissionWaiverIndicator	<ComssnWvrInd>	[0..1]	Indicator
2.101		AdditionalInformationIndicator	<AddtlInflnd>	[0..1]	
2.104		AmountDetails	<AmtDtls>	[0..1]	±
2.105		Charges	<Chrgs>	[0..n]	
2.119		TechnicalInputChannel	<TechInptChnl>	[0..1]	
2.122		Interest	<Intrst>	[0..n]	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.135		EntryDetails	<NtryDtls>	[0..n]	
2.314		AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	Text

Guideline(s): ReferenceGuideline

At least one reference should be present to identify the underlying transaction(s).

2.77 EntryReference <NtryRef>

Presence: [0..1]

Definition: Unique reference for the entry.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.78 Amount <Amt>

Presence: [1..1]

Definition: Amount of money in the cash entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.79 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the entry is a credit or a debit entry.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.80 ReversalIndicator <RvslInd>

Presence: [0..1]

Definition: Indicates whether or not the entry is the result of a reversal.

Usage: This element should only be present if the entry is the result of a reversal.

If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry.

If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.

Data Type: *One of the following TrueFalseIndicator values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

2.81 Status <Sts>

Presence: [1..1]

Definition: Status of an entry on the books of the account servicer.

Data Type: Code

One of the following EntryStatus2Code values must be used:

Code	Name	Definition
BOOK	Booked	<p>Booked means that the transfer of money has been completed between account servicer and account owner</p> <p>Usage :</p> <p>Status Booked does not necessarily imply finality of money as this depends on other factors such as the payment system used, the completion of the end-to-end transaction and the terms agreed between account servicer and owner.</p> <p>Status Booked is the only status that can be reversed.</p>
INFO	Information	<p>Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger has been performed.</p>
PDNG	Pending	<p>Booking on the account owner's account in the account servicer's ledger has not been completed.</p> <p>Usage : this can be used for expected items, or for items for which some conditions still need to be fulfilled before they can be booked. If booking takes place, the entry will be included with status Booked in subsequent account report or statement. Status Pending cannot be reversed.</p>

2.82 BookingDate <BookgDt>

Presence: [0..1]

Definition: Date and time when an entry is posted to an account on the account servicer's books.

Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.

Type: *This message item is composed of one of the following DateAndDateTimeChoice element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateAndDateTimeChoice](#) p.995 in 'Message Item Types' section.

2.83 ValueDate <ValDt>

Presence: [0..1]

Definition: Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.

Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date.

For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.

Type: This message item is composed of one of the following [DateAndDateTimeChoice](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateAndDateTimeChoice](#) p.995 in 'Message Item Types' section.

2.84 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference as assigned by the account servicing institution to unambiguously identify the entry.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.85 Availability <Avlbt>

Presence: [0..n]

Definition: Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.

Usage: This type of information is used in the US and is linked to particular instruments such as cheques.
Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations).

Type: This message item is composed of the following [CashBalanceAvailability2](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.86		Date	<Dt>	[1..1]	
2.89		Amount	<Amt>	[1..1]	Amount
2.90		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.86 Date <Dt>

Presence: [1..1]

Definition: Indicates when the amount of money will become available.

Type: This message item is composed of one of the following **CashBalanceAvailabilityDate1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.87	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text
2.88	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.87 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.86 **Date**.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+]{0,1}[0-9]{1,15}

2.88 ActualDate <ActlDt>

Presence: [1..1]

This message item is part of choice 2.86 **Date**.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.89 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.90 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.91 BankTransactionCode <BkTxCd>

Presence: [1..1]

Definition: Set of elements used to fully identify the type of underlying transaction resulting in an entry.

Type: This message item is composed of the following BankTransactionCodeStructure4 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.92		Domain	<Domn>	[0..1]	
2.97		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.92 Domain <Domn>

Presence: [0..1], R2

Definition: Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: This message item is composed of the following BankTransactionCodeStructure5 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.93		Code	<Cd>	[1..1]	Code
2.94		Family	<Fmly>	[1..1]	

2.93 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomain1Code**Format:** maxLength: 4
minLength: 1

2.94 Family <Fmly>

Presence: [1..1]**Definition:** Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.**Type:** This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.95		Code	<Cd>	[1..1]	Code
2.96		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.95 Code <Cd>

Presence: [1..1]**Definition:** Specifies the family within a domain.**Data Type:** ExternalBankTransactionFamily1Code**Format:** maxLength: 4
minLength: 1

2.96 SubFamilyCode <SubFmlyCd>

Presence: [1..1]**Definition:** Specifies the sub-product family within a specific family.**Data Type:** ExternalBankTransactionSubFamily1Code**Format:** maxLength: 4
minLength: 1

2.97 Proprietary <Prtry>

Presence: [0..1], R2**Definition:** Bank transaction code in a proprietary form, as defined by the issuer.**Type:** This message item is composed of the following **ProprietaryBankTransactionCodeStructure1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.98		Code	<Cd>	[1..1]	Text
2.99		Issuer	<Issr>	[0..1]	Text

2.98 Code <Cd>

Presence: [1..1]**Definition:** Proprietary bank transaction code to identify the underlying transaction.**Data Type:** Max35Text**Format:** maxLength: 35

minLength: 1

2.99 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.100 CommissionWaiverIndicator <ComssnWvrInd>

Presence: [0..1]

Definition: Indicates whether the transaction is exempt from commission.

Data Type: *One of the following YesNoIndicator values must be used:*

MeaningWhenTrue: Yes

MeaningWhenFalse: No

2.101 AdditionalInformationIndicator <AddtlInflnd>

Presence: [0..1]

Definition: Indicates whether the underlying transaction details are provided through a separate message, as in the case of aggregate bookings.

Type: This message item is composed of the following *MessageIdentification2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.102		MessageNameIdentification	<MsgNmId>	[0..1]	Text
2.103		MessageIdentification	<MsgId>	[0..1]	Text

2.102 MessageNameIdentification <MsgNmId>

Presence: [0..1]

Definition: Specifies the message name identifier of the message that will be used to provide additional details.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.103 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Specifies the identification of the message that will be used to provide additional details.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.104 AmountDetails <AmtDtls>

Presence: [0..1]

Definition: Set of elements providing information on the original amount.

Usage: This component (on entry level) should be used when a total original batch or aggregate amount has to be provided. If required, the individual original amounts can be included in the same component on transaction details level.

Type: *This message item is composed of the following **AmountAndCurrencyExchange3** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	InstructedAmount	<InstdAmt>	[0..1]	
	TransactionAmount	<TxAmt>	[0..1]	
	CounterValueAmount	<CntrValAmt>	[0..1]	
	AnnouncedPostingAmount	<AnncdPstngAmt>	[0..1]	
	ProprietaryAmount	<PrtryAmt>	[0..n]	

For additional Type information, please refer to **AmountAndCurrencyExchange3** p.977 in 'Message Item Types' section.

2.105 Charges <Chrgs>

Presence: [0..n]

Definition: Provides information on the charges included in the entry amount.

Usage: This component is used on entry level in case of batch or aggregate bookings.

Type: *This message item is composed of the following **ChargesInformation6** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.106		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmt>	[0..1]	Amount
2.107		Amount	<Amt>	[1..1]	Amount
2.108		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.109		Type	<Tp>	[0..1]	
2.112		Rate	<Rate>	[0..1]	Rate
2.113		Bearer	 	[0..1]	Code
2.114		Party	<Pty>	[0..1]	±
2.115		Tax	<Tax>	[0..1]	

2.106 TotalChargesAndTaxAmount <TtlChrgsAndTaxAmt>

Presence: [0..1]

Definition: Total of all charges and taxes applied to the entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.107 Amount <Amt>

Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.108 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the charges amount is a credit or a debit amount.

Usage: A zero amount is considered to be a credit.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.109 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

Type: This message item is composed of one of the following **ChargeType2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.110	{Or	Code	<Cd>	[1..1]	Code
2.111	Or}	Proprietary	<Prtry>	[1..1]	±

2.110 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.109 Type.

Definition: Charge type, in a coded form.

Data Type: Code

One of the following **ChargeType1Code** values must be used:

Code	Name	Definition
BRKF	BrokerageFee	Fee paid to a broker for services provided.
COMM	Commission	Fee paid for services provided.

2.111 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.109 Type.

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

Type: This message item is composed of the following **GenericIdentification3** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	Text
	Issuer	<Issr>	[0..1]	Text

For additional Type information, please refer to **GenericIdentification3** p.1006 in 'Message Item Types' section.

2.112 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the amount of the charge or fee.

Data Type: PercentageRate

Format: fractionDigits: 10

totalDigits: 11

2.113 Bearer

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following **ChargeBearerType1Code** values must be used:

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.114 Party <Pty>

Presence: [0..1]

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

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.115 Tax <Tax>

Presence: [0..1]

Definition: Set of elements used to provide details on the tax applied to charges.

Type: This message item is composed of the following **TaxCharges2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.116		Identification	<Id>	[0..1]	Text
2.117		Rate	<Rate>	[0..1]	Rate
2.118		Amount	<Amt>	[0..1]	Amount

2.116 Identification <Id>

Presence: [0..1]

Definition: Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT)

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.117 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Data Type: PercentageRate

Format: fractionDigits: 10

totalDigits: 11

2.118 Amount <Amt>

Presence: [0..1]

Definition: Amount of money resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.119 TechnicalInputChannel <TechInptChnl>

Presence: [0..1]

Definition: Channel used to technically input the instruction related to the entry.

Type: This message item is composed of one of the following **TechnicalInputChannel1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.120	{Or	Code	<Cd>	[1..1]	Code
2.121	Or}	Proprietary	<Prtry>	[1..1]	Text

2.120 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.119 TechnicalInputChannel.

Definition: Technical input channel, as published in an external technical input channel code list.

Data Type: ExternalTechnicalInputChannel1Code

Format: maxLength: 4

minLength: 1

2.121 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.119 TechnicalInputChannel.

Definition: Technical channel used to input the instruction, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.122 Interest <Intrst>

Presence: [0..n]

Definition: Set of elements used to provide details of the interest amount included in the entry amount.

Usage: This component is used on entry level in the case of batch or aggregate bookings.

Type: *This message item is composed of the following TransactionInterest2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.123		Amount	<Amt>	[1..1]	Amount
2.124		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.125		Type	<Tp>	[0..1]	
2.128		Rate	<Rate>	[0..n]	
2.133		FromToDate	<FrToDt>	[0..1]	±
2.134		Reason	<Rsn>	[0..1]	Text

2.123 Amount <Amt>

Presence: [1..1]

Definition: Amount of interest included in the entry amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.124 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the interest amount included in the entry is credit or debit amount.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.125 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of interest.

Type: This message item is composed of one of the following InterestType1Choice element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.126	{Or	Code	<Cd>	[1..1]	Code
2.127	Or}	Proprietary	<Prtry>	[1..1]	Text

2.126 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.125 Type.

Definition: Specifies the type of interest.

Data Type: Code

One of the following InterestType1Code values must be used:

Code	Name	Definition
INDY	IntraDay	During or within a business day.
OVRN	OverNight	Period of time between the end of a business day and the start of the next business day (usually the day after).

2.127 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.125 Type.

Definition: Specifies the type of interest in uncoded form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.128 Rate <Rate>

Presence: [0..n]

Definition: Set of elements used to qualify the interest rate.

Type: This message item is composed of the following **Rate3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.129		Type	<Tp>	[1..1]	
2.132		ValidityRange	<VldtyRg>	[0..1]	±

2.129 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of interest rate.

Type: This message item is composed of one of the following **RateType4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.130	{Or	Percentage	<Pctg>	[1..1]	Rate
2.131	Or}	Other	<Othr>	[1..1]	Text

2.130 Percentage <Pctg>

Presence: [1..1]

This message item is part of choice **2.129 Type**.

Definition: Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.131 Other <Othr>

Presence: [1..1]

This message item is part of choice **2.129 Type**.

Definition: Rate type expressed, in an other form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.132 ValidityRange <VldtyRg>

Presence: [0..1]

Definition: An amount range where the interest rate is applicable.

Type: This message item is composed of the following **CurrencyAndAmountRange2** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Amount	<Amt>	[1..1]	
	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
	Currency	<Ccy>	[1..1]	Code

For additional Type information, please refer to [CurrencyAndAmountRange2 p.990](#) in 'Message Item Types' section.

2.133 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for the calculation of the interest.

Type: This message item is composed of the following [DateTimePeriodDetails](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateTimePeriodDetails p.995](#) in 'Message Item Types' section.

2.134 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the interest.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.135 EntryDetails <NtryDtls>

Presence: [0..n]

Definition: Set of elements used to provide details on the entry.

Type: This message item is composed of the following [EntryDetails1](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.136		Batch	<Btch>	[0..1]	
2.142		TransactionDetails	<TxDtls>	[0..n]	

2.136 Batch <Btch>

Presence: [0..1]

Definition: Set of elements used to provide details on batched transactions.

Type: This message item is composed of the following [BatchInformation2](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.137		MessageIdentification	<MsgId>	[0..1]	Text
2.138		PaymentInformationIdentification	<PmtInflId>	[0..1]	Text
2.139		NumberOfTransactions	<NbOfTxns>	[0..1]	Text
2.140		TotalAmount	<TtlAmt>	[0..1]	Amount
2.141		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code

2.137 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.138 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.139 NumberOfTransactions <NbOfTxns>

Presence: [0..1]

Definition: Number of individual transactions included in the batch.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.140 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount of money reported in the batch entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount
fractionDigits: 5
minInclusive: 0
totalDigits: 18
ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.141 CreditDebitIndicator <CdtDbtInd>**Presence:** [0..1]**Definition:** Indicates whether the batch entry is a credit or a debit entry.**Data Type:** Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.142 TransactionDetails <TxDtls>**Presence:** [0..n]**Definition:** Set of elements used to provide information on the underlying transaction(s).**Type:** This message item is composed of the following **EntryTransaction2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.143		References	<Refs>	[0..1]	
2.156		AmountDetails	<AmtDtls>	[0..1]	±
2.157		Availability	<Avlbtty>	[0..n]	
2.163		BankTransactionCode	<BkTxCd>	[0..1]	
2.172		Charges	<Chrgs>	[0..n]	
2.186		Interest	<Intrst>	[0..n]	
2.199		RelatedParties	<RltdPties>	[0..1]	
2.211		RelatedAgents	<RltdAgts>	[0..1]	
2.224		Purpose	<Purp>	[0..1]	
2.227		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]	
2.234		RemittanceInformation	<RmtInf>	[0..1]	
2.266		RelatedDates	<RltdDts>	[0..1]	
2.277		RelatedPrice	<RltdPric>	[0..1]	
2.282		RelatedQuantities	<RltdQties>	[0..n]	
2.287		FinancialInstrumentIdentification	<FinInstrmId>	[0..1]	
2.292		Tax	<Tax>	[0..1]	±
2.293		ReturnInformation	<RtrInf>	[0..1]	
2.308		CorporateAction	<CorpActn>	[0..1]	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.312		SafekeepingAccount	<SfkpgAcct>	[0..1]	±
2.313		AdditionalTransactionInformation	<AddtlTxInfr>	[0..1]	Text

2.143 References <Refs>

Presence: [0..1]

Definition: Set of elements used to provide the identification of the underlying transaction.

Type: This message item is composed of the following **TransactionReferences2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.144		MessageIdentification	<MsgId>	[0..1]	Text
2.145		AccountServicerReference	<AcctSvcrRef>	[0..1]	Text
2.146		PaymentInformationIdentification	<PmtInflId>	[0..1]	Text
2.147		InstructionIdentification	<InstrId>	[0..1]	Text
2.148		EndToEndIdentification	<EndToEndId>	[0..1]	Text
2.149		TransactionIdentification	<TxId>	[0..1]	Text
2.150		MandateIdentification	<MndtId>	[0..1]	Text
2.151		ChequeNumber	<ChqNb>	[0..1]	Text
2.152		ClearingSystemReference	<ClrSysRef>	[0..1]	Text
2.153		Proprietary	<Prtry>	[0..1]	

2.144 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Point to point reference, as assigned by the instructing party of the underlying message.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.145 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.146 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.147 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.148 EndToEndIdentification <EndToEndId>

Presence: [0..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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.149 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.150 MandateIdentification <MndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.151 ChequeNumber <ChqNb>

Presence: [0..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.152 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.153 Proprietary <Prtry>

Presence: [0..1]

Definition: Proprietary reference related to the underlying transaction.

Type: This message item is composed of the following **ProprietaryReference1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.154		Type	<Tp>	[1..1]	Text
2.155		Reference	<Ref>	[1..1]	Text

2.154 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.155 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.156 AmountDetails <AmtDtls>

Presence: [0..1]

Definition: Set of elements providing detailed information on the original amount.

Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.

Type: This message item is composed of the following *AmountAndCurrencyExchange3* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	InstructedAmount	<InstdAmt>	[0..1]	
	TransactionAmount	<TxAmt>	[0..1]	
	CounterValueAmount	<CntrValAmt>	[0..1]	
	AnnouncedPostingAmount	<AnncdPstngAmt>	[0..1]	
	ProprietaryAmount	<PrtryAmt>	[0..n]	

For additional Type information, please refer to *AmountAndCurrencyExchange3* p.977 in 'Message Item Types' section.

2.157 Availability <Avlbtv>

Presence: [0..n]

Definition: Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.

Usage: This type of information is used in the US and is linked to particular instruments such as cheques.

Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations).

Type: This message item is composed of the following *CashBalanceAvailability2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.158		Date	<Dt>	[1..1]	
2.161		Amount	<Amt>	[1..1]	Amount
2.162		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.158 Date <Dt>

Presence: [1..1]

Definition: Indicates when the amount of money will become available.

Type: This message item is composed of one of the following *CashBalanceAvailabilityDate1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.159	{Or}	NumberOfDays	<NbOfDays>	[1..1]	Text
2.160	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.159 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.158 *Date*.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+] {0,1} [0-9] {1,15}

2.160 ActualDate <ActlDt>

Presence: [1..1]

This message item is part of choice 2.158 Date.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.161 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.162 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

*One of the following **CreditDebitCode** values must be used:*

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

2.163 BankTransactionCode <BkTxCd>

Presence: [0..1]

Definition: Set of elements used to fully identify the type of underlying transaction resulting in an entry.

Type: This message item is composed of the following **BankTransactionCodeStructure4** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.164		Domain	<Domn>	[0..1]	
2.169		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.164 Domain <Domn>

Presence: [0..1], R2

Definition: Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: This message item is composed of the following **BankTransactionCodeStructure5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.165		Code	<Cd>	[1..1]	Code
2.166		Family	<Fmly>	[1..1]	

2.165 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomain1Code

Format: maxLength: 4
minLength: 1

2.166 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.167		Code	<Cd>	[1..1]	Code
2.168		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.167 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4

minLength: 1

2.168 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4

minLength: 1

2.169 Proprietary <Prtry>

Presence: [0..1], R2

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following *ProprietaryBankTransactionCodeStructure1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.170		Code	<Cd>	[1..1]	Text
2.171		Issuer	<Issr>	[0..1]	Text

2.170 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.171 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.172 Charges <Chrgs>

Presence: [0..n]

Definition: Provides information on the charges included in the entry amount.

Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in case of a batch or aggregate amount booking.

Type: This message item is composed of the following **ChargesInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.173		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmt>	[0..1]	Amount
2.174		Amount	<Amt>	[1..1]	Amount
2.175		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.176		Type	<Tp>	[0..1]	
2.179		Rate	<Rate>	[0..1]	Rate
2.180		Bearer	 	[0..1]	Code
2.181		Party	<Pty>	[0..1]	±
2.182		Tax	<Tax>	[0..1]	

2.173 TotalChargesAndTaxAmount <TtlChrgsAndTaxAmt>

Presence: [0..1]

Definition: Total of all charges and taxes applied to the entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.174 Amount <Amt>

Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.175 CreditDebitIndicator <CdtDbtInd>**Presence:** [0..1]**Definition:** Indicates whether the charges amount is a credit or a debit amount.

Usage: A zero amount is considered to be a credit.

Data Type: Code*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.176 Type <Tp>**Presence:** [0..1]**Definition:** Specifies the type of charge.**Type:** This message item is composed of one of the following **ChargeType2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.177	{Or	Code	<Cd>	[1..1]	Code
2.178	Or}	Proprietary	<Prtry>	[1..1]	±

2.177 Code <Cd>**Presence:** [1..1]*This message item is part of choice 2.176 Type.***Definition:** Charge type, in a coded form.**Data Type:** Code*One of the following **ChargeType1Code** values must be used:*

Code	Name	Definition
BRKF	BrokerageFee	Fee paid to a broker for services provided.
COMM	Commission	Fee paid for services provided.

2.178 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.176 Type.

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

Type: *This message item is composed of the following GenericIdentification3 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	Text
	Issuer	<Issr>	[0..1]	Text

*For additional Type information, please refer to **GenericIdentification3** p.1006 in 'Message Item Types' section.*

2.179 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the amount of the charge or fee.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.180 Bearer

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following ChargeBearerType1Code values must be used:

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.181 Party <Pty>

Presence: [0..1]

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

Type: *This message item is composed of the following BranchAndFinancialInstitutionIdentification4 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.182 Tax <Tax>

Presence: [0..1]

Definition: Set of elements used to provide details on the tax applied to charges.

Type: This message item is composed of the following **TaxCharges2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.183		Identification	<Id>	[0..1]	Text
2.184		Rate	<Rate>	[0..1]	Rate
2.185		Amount	<Amt>	[0..1]	Amount

2.183 Identification <Id>

Presence: [0..1]

Definition: Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT)

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.184 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.185 Amount <Amt>

Presence: [0..1]

Definition: Amount of money resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.186 Interest <Intrst>**Presence:** [0..n]**Definition:** Set of elements used to provide details of the interest amount included in the entry amount.

Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking.

Type: *This message item is composed of the following TransactionInterest2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.187		Amount	<Amt>	[1..1]	Amount
2.188		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.189		Type	<Tp>	[0..1]	
2.192		Rate	<Rate>	[0..n]	
2.197		FromToDate	<FrToDt>	[0..1]	±
2.198		Reason	<Rsn>	[0..1]	Text

2.187 Amount <Amt>**Presence:** [1..1]**Definition:** Amount of interest included in the entry amount.**Data Type:** ActiveOrHistoricCurrencyAndAmount*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by ActiveOrHistoricCurrencyCode.***Format:** ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.188 CreditDebitIndicator <CdtDbtInd>**Presence:** [1..1]**Definition:** Indicates whether the interest amount included in the entry is credit or debit amount.**Data Type:** Code*One of the following CreditDebitCode values must be used:*

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

2.189 Type <Tp>**Presence:** [0..1]**Definition:** Specifies the type of interest.**Type:** This message item is composed of one of the following InterestType1Choice element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.190	{Or	Code	<Cd>	[1..1]	Code
2.191	Or}	Proprietary	<Prtry>	[1..1]	Text

2.190 Code <Cd>**Presence:** [1..1]*This message item is part of choice 2.189 Type.***Definition:** Specifies the type of interest.**Data Type:** Code*One of the following InterestType1Code values must be used:*

Code	Name	Definition
INDY	IntraDay	During or within a business day.
OVRN	OverNight	Period of time between the end of a business day and the start of the next business day (usually the day after).

2.191 Proprietary <Prtry>**Presence:** [1..1]*This message item is part of choice 2.189 Type.***Definition:** Specifies the type of interest in uncoded form.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1

2.192 Rate <Rate>

Presence: [0..n]

Definition: Set of elements used to qualify the interest rate.

Type: This message item is composed of the following **Rate3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.193		Type	<Tp>	[1..1]	
2.196		ValidityRange	<VldtyRg>	[0..1]	±

2.193 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of interest rate.

Type: This message item is composed of one of the following **RateType4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.194	{Or	Percentage	<Pctg>	[1..1]	Rate
2.195	Or}	Other	<Othr>	[1..1]	Text

2.194 Percentage <Pctg>

Presence: [1..1]

This message item is part of choice **2.193 Type**.

Definition: Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.195 Other <Othr>

Presence: [1..1]

This message item is part of choice **2.193 Type**.

Definition: Rate type expressed, in an other form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.196 ValidityRange <VldtyRg>

Presence: [0..1]

Definition: An amount range where the interest rate is applicable.

Type: This message item is composed of the following **CurrencyAndAmountRange2** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Amount	<Amt>	[1..1]	
	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
	Currency	<Ccy>	[1..1]	Code

For additional Type information, please refer to [CurrencyAndAmountRange2 p.990](#) in 'Message Item Types' section.

2.197 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for the calculation of the interest.

Type: This message item is composed of the following [DateTimePeriodDetails](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateTimePeriodDetails p.995](#) in 'Message Item Types' section.

2.198 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the interest.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.199 RelatedParties <RltdPties>

Presence: [0..1]

Definition: Set of elements used to identify the parties related to the underlying transaction.

Type: This message item is composed of the following [TransactionParty2](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.200		InitiatingParty	<InitgPty>	[0..1]	±
2.201		Debtor	<Dbtr>	[0..1]	±
2.202		DebtorAccount	<DbtrAcct>	[0..1]	±
2.203		UltimateDebtor	<UltmtDbtr>	[0..1]	±
2.204		Creditor	<Cdtr>	[0..1]	±
2.205		CreditorAccount	<CdtrAcct>	[0..1]	±
2.206		UltimateCreditor	<UltmtCdtr>	[0..1]	±
2.207		TradingParty	<TradgPty>	[0..1]	±
2.208		Proprietary	<Prtry>	[0..n]	

2.200 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiated the payment that is reported in the entry.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.201 Debtor <Dbtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.202 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.203 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.204 Creditor <Cdtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.205 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.206 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.207 TradingParty <TradgPty>

Presence: [0..1]

Definition: Party that plays an active role in planning and executing the transactions that create or liquidate investments of the investors assets, or that move the investor's assets from one investment to another. A trading party is a trade instructor, an investment decision-maker, a post trade administrator, or a trader. In the context of treasury, it is the party that negotiates and executes the treasury transaction.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.208 Proprietary <Prtry>

Presence: [0..n]

Definition: Proprietary party related to the underlying transaction.

Type: This message item is composed of the following [ProprietaryParty2](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.209		Type	<Tp>	[1..1]	Text
2.210		Party	<Pty>	[1..1]	±

2.209 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of proprietary party.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.210 Party <Pty>

Presence: [1..1]

Definition: Proprietary party.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.211 RelatedAgents <RltdAgt>

Presence: [0..1]

Definition: Set of elements used to identify the agents related to the underlying transaction.

Type: This message item is composed of the following **TransactionAgents2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.212		DebtorAgent	<DbtrAgt>	[0..1]	±
2.213		CreditorAgent	<CdtrAgt>	[0..1]	±
2.214		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±
2.215		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±
2.216		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±
2.217		ReceivingAgent	<RcvgAgt>	[0..1]	±
2.218		DeliveringAgent	<DlvrgAgt>	[0..1]	±
2.219		IssuingAgent	<IssgAgt>	[0..1]	±
2.220		SettlementPlace	<SttlmPlc>	[0..1]	±
2.221		Proprietary	<Prtry>	[0..n]	

2.212 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.213 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.214 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.215 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.216 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.217 ReceivingAgent <RcvgAgt>

Presence: [0..1]

Definition: Party that receives securities from the delivering agent at the place of settlement, such as central securities depository.

Can also be used in the context of treasury operations.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.218 DeliveringAgent <DlvrgAgt>

Presence: [0..1]

Definition: Party that delivers securities to the receiving agent at the place of settlement, such as a central securities depository.

Can also be used in the context of treasury operations.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.219 IssuingAgent <IssgAgt>

Presence: [0..1]

Definition: Legal entity that has the right to issue securities.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.220 SettlementPlace <SttlmPlc>

Presence: [0..1]

Definition: Place where settlement of the securities takes place.

Usage: This is typed by a financial institution identification as this is the standard way to identify a securities settlement agent/central system.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.221 Proprietary <Prtry>

Presence: [0..n]

Definition: Proprietary agent related to the underlying transaction.

Type: This message item is composed of the following **ProprietaryAgent2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.222		Type	<Tp>	[1..1]	Text
2.223		Agent	<Agt>	[1..1]	±

2.222 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of proprietary agent.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.223 Agent <Agt>

Presence: [1..1]

Definition: Organisation established primarily to provide financial services.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.224 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.

Type: This message item is composed of one of the following **Purpose2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.225	{Or	Code	<Cd>	[1..1]	Code
2.226	Or}	Proprietary	<Prtry>	[1..1]	Text

2.225 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.224 Purpose.

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

Data Type: ExternalPurpose1Code

Format: maxLength: 4

minLength: 1

2.226 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.224 Purpose.

Definition: Purpose, in a proprietary form.

Data Type: Max35Text**Format:** maxLength: 35
minLength: 1

2.227 RelatedRemittanceInformation <RltdRmtInfo>

Presence: [0..10]**Definition:** Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain.**Type:** This message item is composed of the following **RemittanceLocation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.228		RemittanceIdentification	<RmtId>	[0..1]	Text
2.229		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code
2.230		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text
2.231		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]	

2.228 RemittanceIdentification <RmtId>

Presence: [0..1]**Definition:** Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1

2.229 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]**Definition:** Method used to deliver the remittance advice information.**Data Type:** Code*When this message item is present, one of the following **RemittanceLocationMethod2Code** values must be used:*

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

Code	Name	Definition
		URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

2.230 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Data Type: Max2048Text

Format: maxLength: 2048

minLength: 1

2.231 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

Type: This message item is composed of the following *NameAndAddress10* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.232		Name	<Nm>	[1..1]	Text
2.233		Address	<Adr>	[1..1]	±

2.232 Name <Nm>

Presence: [1..1]

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

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

2.233 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Type: This message item is composed of the following *PostalAddress6* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

For additional Type information, please refer to [PostalAddress6](#) p.1017 in 'Message Item Types' section.

2.234 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.

Type: This message item is composed of the following **RemittanceInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.235		Unstructured	<Ustrd>	[0..n]	Text
2.236		Structured	<Strd>	[0..n]	

2.235 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.236 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.237		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
2.245		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
2.256		CreditorReferenceInformation	<CdtrReflnf>	[0..1]	
2.263		Invoicer	<Inver>	[0..1]	±
2.264		Invoicee	<Invcee>	[0..1]	±
2.265		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

2.237 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.238		Type	<Tp>	[0..1]	
2.243		Number	<Nb>	[0..1]	Text
2.244		RelatedDate	<RltdDt>	[0..1]	DateTime

2.238 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.239		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.242		Issuer	<Issr>	[0..1]	Text

2.239 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.240	{Or	Code	<Cd>	[1..1]	Code
2.241	Or}	Proprietary	<Prtry>	[1..1]	Text

2.240 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.239 **CodeOrProprietary**.

Definition: Document type in a coded form.

Data Type: Code

One of the following **DocumentType5Code** values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.

Code	Name	Definition
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

2.241 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.239 CodeOrProprietary.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.242 Issuer <Issr>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.243 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.244 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

2.245 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: This message item is composed of the following *RemittanceAmount1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.246		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
2.247		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount
2.248		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
2.249		TaxAmount	<TaxAmt>	[0..1]	Amount
2.250		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
2.255		RemittedAmount	<RmtdAmt>	[0..1]	Amount

2.246 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.247 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.248 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.249 TaxAmount <TaxAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.250 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.251		Amount	<Amt>	[1..1]	Amount
2.252		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.253		Reason	<Rsn>	[0..1]	Text
2.254		AdditionalInformation	<AddtlInf>	[0..1]	Text

2.251 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

2.252 CreditDebitIndicator <CdtDbtInd>**Presence:** [0..1]**Definition:** Specifies whether the adjustment must be subtracted or added to the total amount.**Data Type:** Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.253 Reason <Rsn>**Presence:** [0..1]**Definition:** Specifies the reason for the adjustment.**Data Type:** Max4Text**Format:** maxLength: 4

minLength: 1

2.254 AdditionalInformation <AddtlInfr>**Presence:** [0..1]**Definition:** Provides further details on the document adjustment.**Data Type:** Max140Text**Format:** maxLength: 140

minLength: 1

2.255 RemittedAmount <RmtdAmt>**Presence:** [0..1]**Definition:** Amount of money remitted for the referred document.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.256 CreditorReferenceInformation <CdtrRefInfr>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.257		Type	<Tp>	[0..1]	
2.262		Reference	<Ref>	[0..1]	Text

2.257 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following **CreditorReferenceType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.258		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.261		Issuer	<Issr>	[0..1]	Text

2.258 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following **CreditorReferenceType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.259	{Or	Code	<Cd>	[1..1]	Code
2.260	Or}	Proprietary	<Prtry>	[1..1]	Text

2.259 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.258 **CodeOrProprietary**.

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

Data Type: Code

One of the following **DocumentType3Code** values must be used:

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

2.260 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.258 CodeOrProprietary.

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.261 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.262 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.263 Invoicer <Invcr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.264 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.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.265 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.266 RelatedDates <RltDts>

Presence: [0..1]

Definition: Set of elements used to identify the dates related to the underlying transactions.

Type: This message item is composed of the following **TransactionDates2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.267		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime
2.268		TradeActivityContractualSettlementDate	<TradActvtyCtrctlSttlmDt>	[0..1]	DateTime

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.269		TradeDate	<TradDt>	[0..1]	DateTime
2.270		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
2.271		StartDate	<StartDt>	[0..1]	DateTime
2.272		EndDate	<EndDt>	[0..1]	DateTime
2.273		TransactionDateTime	<TxDtTm>	[0..1]	DateTime
2.274		Proprietary	<Prtry>	[0..n]	

2.267 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

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

Data Type: ISODateTime

2.268 TradeActivityContractualSettlementDate <TradActvtyCtrctlSttlmDt>

Presence: [0..1]

Definition: Identifies when an amount of money should have contractually been credited or debited the account versus when the amount of money was actually settled (debited/credited) on the cash account.

Data Type: ISODate

2.269 TradeDate <TradDt>

Presence: [0..1]

Definition: Date on which the trade was executed.

Data Type: ISODate

2.270 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.

Data Type: ISODate

2.271 StartDate <StartDt>

Presence: [0..1]

Definition: Start date of the underlying transaction, such as a treasury transaction, an investment plan.

Data Type: ISODate

2.272 EndDate <EndDt>

Presence: [0..1]

Definition: End date of the underlying transaction, such as a treasury transaction, an investment plan.

Data Type: ISODate

2.273 TransactionDateTime <TxDtTm>

Presence: [0..1]

Definition: Date and time of the underlying transaction.

Data Type: ISODateTime

2.274 Proprietary <Prtry>

Presence: [0..n]

Definition: Proprietary date related to the underlying transaction.

Type: This message item is composed of the following **ProprietaryDate2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.275		Type	<Tp>	[1..1]	Text
2.276		Date	<Dt>	[1..1]	±

2.275 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of date.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.276 Date <Dt>

Presence: [1..1]

Definition: Date in ISO format.

Type: This message item is composed of one of the following **DateAndDateTimeChoice** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

For additional Type information, please refer to **DateAndDateTimeChoice** p.995 in 'Message Item Types' section.

2.277 RelatedPrice <RltdPric>

Presence: [0..1]

Definition: Set of elements used to identify the price information related to the underlying transaction.

Type: This message item is composed of one of the following **TransactionPrice2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.278	{Or	DealPrice	<DealPric>	[1..1]	Amount
2.279	Or}	Proprietary	<Prtry>	[1..n]	

2.278 DealPrice <DealPric>

Presence: [1..1]

*This message item is part of choice 2.277 **RelatedPrice**.*

Definition: Specifies the price of the traded financial instrument.

This is the deal price of the individual trade transaction.

If there is only one trade transaction for the execution of the trade, then the deal price could equal the executed trade price (unless, for example, the price includes commissions or rounding, or some other factor has been applied to the deal price or the executed trade price, or both).

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.279 Proprietary <Prtry>

Presence: [1..n]

*This message item is part of choice 2.277 **RelatedPrice**.*

Definition: Proprietary price specification related to the underlying transaction.

Type: *This message item is composed of the following **ProprietaryPrice2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.280		Type	<Tp>	[1..1]	Text
2.281		Price	<Pric>	[1..1]	Amount

2.280 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of price.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.281 Price <Pric>

Presence: [1..1]

Definition: Proprietary price specification related to the underlying transaction.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.282 RelatedQuantities <RltdQties>

Presence: [0..n]

Definition: Set of elements used to identify the related quantities, such as securities, in the underlying transaction.

Type: This message item is composed of one of the following **TransactionQuantities1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.283	{Or	Quantity	<Qty>	[1..1]	±
2.284	Or}	Proprietary	<Prtry>	[1..1]	

2.283 Quantity <Qty>

Presence: [1..1]

*This message item is part of choice 2.282 **RelatedQuantities**.*

Definition: Specifies the quantity (eg of securities) in the underlying transaction.

Type: This message item is composed of one of the following **FinancialInstrumentQuantityChoice** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Unit	<Unit>	[1..1]	Quantity
Or	FaceAmount	<FaceAmt>	[1..1]	Amount
Or}	AmortisedValue	<AmtsdVal>	[1..1]	Amount

For additional Type information, please refer to ***FinancialInstrumentQuantityChoice*** p.1023 in 'Message Item Types' section.

2.284 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.282 **RelatedQuantities**.*

Definition: Proprietary quantities specification defined in the underlying transaction.

Type: *This message item is composed of the following **ProprietaryQuantity1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.285		Type	<Tp>	[1..1]	Text
2.286		Quantity	<Qty>	[1..1]	Text

2.285 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of proprietary quantity reported.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.286 Quantity <Qty>

Presence: [1..1]

Definition: Provides the proprietary quantity in free format.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.287 FinancialInstrumentIdentification <FinInstrmId>

Presence: [0..1]

Definition: Identification of a security, as assigned under a formal or proprietary identification scheme.

Type: *This message item is composed of one of the following **SecurityIdentification4Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.288	{Or	ISIN	<ISIN>	[1..1]	Identifier
2.289	Or}	Proprietary	<Prtry>	[1..1]	

2.288 ISIN <ISIN>

Presence: [1..1]

*This message item is part of choice 2.287 ***FinancialInstrumentIdentification***.*

Definition: International Securities Identification Number (ISIN). A numbering system designed by the United Nation's International Organisation for Standardisation (ISO). The ISIN is composed of a 2-character prefix representing the country of issue, followed by the national security number (if one exists), and a check digit. Each country has a national numbering agency that assigns ISIN numbers for securities in that country.

Data Type: ISINIdentifier**Format:** [A-Z0-9]{12,12}

2.289 Proprietary <Prtry>

Presence: [1..1]*This message item is part of choice 2.287 FinancialInstrumentIdentification.***Definition:** Proprietary identification of an underlying financial instrument.**Type:** *This message item is composed of the following AlternateSecurityIdentification2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.290		Type	<Tp>	[1..1]	Text
2.291		Identification	<Id>	[1..1]	Text

2.290 Type <Tp>

Presence: [1..1]**Definition:** Identifies the type of financial instrument identifier type.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1

2.291 Identification <Id>

Presence: [1..1]**Definition:** Unique and unambiguous identifier of a security.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1

2.292 Tax <Tax>

Presence: [0..1]**Definition:** Set of elements used to provide details on the tax.**Type:** *This message item is composed of the following TaxInformation3 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Creditor	<Cdtr>	[0..1]	
	Debtor	<Dbtr>	[0..1]	
	AdministrationZone	<AdmstnZn>	[0..1]	Text
	ReferenceNumber	<RefNb>	[0..1]	Text
	Method	<Mtd>	[0..1]	Text
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	[0..1]	Amount
	TotalTaxAmount	<TtlTaxAmt>	[0..1]	Amount
	Date	<Dt>	[0..1]	DateTime

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	SequenceNumber	<SeqNb>	[0..1]	Quantity
	Record	<Rcrd>	[0..n]	

For additional Type information, please refer to [TaxInformation3](#) p.1024 in 'Message Item Types' section.

2.293 ReturnInformation <Rtrlnf>

Presence: [0..1]

Definition: Set of elements used to provide the return information.

Type: This message item is composed of the following **ReturnReasonInformation10** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.294		OriginalBankTransactionCode	<OrgnlBkTxCd>	[0..1]	
2.303		Originator	<Orgtr>	[0..1]	±
2.304		Reason	<Rsn>	[0..1]	
2.307		AdditionalInformation	<AddtlInf>	[0..n]	Text

Rule(s): ReturnReasonRule

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

2.294 OriginalBankTransactionCode <OrgnlBkTxCd>

Presence: [0..1]

Definition: Bank transaction code included in the original entry for the transaction.

Type: This message item is composed of the following **BankTransactionCodeStructure4** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.295		Domain	<Domn>	[0..1]	
2.300		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.295 Domain <Domn>

Presence: [0..1], [R2](#)

Definition: Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: This message item is composed of the following **BankTransactionCodeStructure5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.296</u>		Code	<Cd>	[1..1]	Code
<u>2.297</u>		Family	<Fmly>	[1..1]	

2.296 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomain1Code

Format: maxLength: 4
minLength: 1

2.297 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.298</u>		Code	<Cd>	[1..1]	Code
<u>2.299</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.298 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4
minLength: 1

2.299 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4
minLength: 1

2.300 Proprietary <Prtry>

Presence: [0..1], R2

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following **ProprietaryBankTransactionCodeStructure1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.301		Code	<Cd>	[1..1]	Text
2.302		Issuer	<Issr>	[0..1]	Text

2.301 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.302 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.303 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.304 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the return.

Type: This message item is composed of one of the following *ReturnReason5Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.305	{Or	Code	<Cd>	[1..1]	Code
2.306	Or}	Proprietary	<Prtry>	[1..1]	Text

2.305 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.304 Reason.

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

Data Type: ExternalReturnReason1Code

Format: maxLength: 4
minLength: 1

2.306 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.304 Reason.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.307 AdditionalInformation <AddtlInf>

Presence: [0..n], R3

Definition: Further details on the return reason.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

2.308 CorporateAction <CorpActn>

Presence: [0..1]

Definition: Set of elements used to identify the underlying corporate action.

Type: *This message item is composed of the following **CorporateAction1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.309		Code	<Cd>	[0..1]	Text
2.310		Number	<Nb>	[0..1]	Text
2.311		Proprietary	<Prtry>	[0..1]	Text

2.309 Code <Cd>

Presence: [0..1]

Definition: Specifies the code of corporate action event, in free-text format.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.310 Number <Nb>

Presence: [0..1]

Definition: Reference assigned by the account servicer to unambiguously identify a corporate action event.

Data Type: Max35Text**Format:** maxLength: 35
minLength: 1

2.311 Proprietary <Prtry>

Presence: [0..1]**Definition:** Proprietary corporate action event information.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1

2.312 SafekeepingAccount <SfkpgAcct>

Presence: [0..1]**Definition:** Safekeeping or investment account. A safekeeping account is an account on which a securities entry is made.

An investment account is an account between an investor(s) and a fund manager or a fund. The account can contain holdings in any investment fund or investment fund class managed (or distributed) by the fund manager, within the same fund family.

Type: This message item is composed of the following *CashAccount16* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to *CashAccount16* p.949 in 'Message Item Types' section.

2.313 AdditionalTransactionInformation <AddtlTxInft>

Presence: [0..1]**Definition:** Further details of the transaction.**Data Type:** Max500Text**Format:** maxLength: 500
minLength: 1

2.314 AdditionalEntryInformation <AddtlNtryInft>

Presence: [0..1]**Definition:** Further details of the entry.**Data Type:** Max500Text**Format:** maxLength: 500
minLength: 1

2.315 AdditionalStatementInformation <AddtlStmtInft>

Presence: [0..1]**Definition:** Further details of the account statement.

Data Type: Max500Text**Format:** maxLength: 500
minLength: 1

Business Example

Narrative

On 18 October 2010, at 5.00 PM, AAAASESS sends an end-of-day BankToCustomerStatement to Company Finpetrol. It contains all booked items during the business day.

Business Description

<i>Element</i>	<i><XMLTag></i>	<i>Content</i>
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	AAAASESS-FP-STAT001
CreationDateTime	<CreDtTm>	2010-10-18T17:00:00+01:00
MessagePagination	<MsgPgtn>	
PageNumber	<PgNb>	1
LastPageIndicator	<LastPgInd>	True
Statement	<Stmt>	
Identification	<Id>	AAAASESS-FP-STAT001
CreationDateTime	<CreDtTm>	2010-10-18T17:00:00+01:00
FromToDate	<FrToDt>	
FromDate	<FrmDtTm>	2010-10-18T08:00:00+01:00
ToDateTime	<ToDtTm>	2010-10-18T17:00:00+01:00
Account	<Acct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	50000000054910000003
Owner	<Ownr>	
Name	<Nm>	FINPETROL
Servicer	<Svcr>	
FinancialInstitutionIdentification	<FinInstnId>	
Name	<Nm>	AAAA BANKEN
PostalAddress	<PstlAdr>	
Country	<Ctry>	SE
Balance	<Bal>	
Type	<Tp>	
Code	<Cd>	OPBD
Amount	<Amt>	SEK 500000

Message Definition Report

camt.053.001.02 BankToCustomerStatementV02

CreditDebitIndicator	<CdtDbtInd>	CRDT
Date	<Dt>	2010-10-15
Balance	<Bal>	
Type	<Tp>	CLBD
Code	<Cd>	
Amount	<Amt>	SEK 435678.50
CreditDebitIndicator	<CdtDbtInd>	CRDT
Date	<Dt>	
Date	<Dt>	2010-10-18
Entry	<Ntry>	
Amount	<Amt>	SEK 105678.50
CreditDebitIndicator	<CdtDbtInd>	CRDT
Status	<Sts>	BOOK
BookingDate	<BookgDt>	
DateTime	<DtTm>	2010-10-18T13:15:00+01:00
ValueDate	<ValDt>	
Date	<Dt>	2010-10-18
AccountServicerReference	<AcctSvcrRef>	AAAASESS-FP-CN-98765/01
BankTransactionCode	<BkTxCd>	
Domain	<Domn>	
Code	<Cd>	PAYM
Family	<Fmly>	
Code	<Cd>	0001
SubFamilyCode	<SbFmlyCd>	0005
EntryDetails	<NtryDtls>	
TransactionDetails	<TxDtls>	
References	<Refs>	
EndToEndIdentification	<EndToEndId>	MUELL/FINP/RA12345
RelatedParties	<RltdPties>	
Debtor	<Dbtr>	
Name	<Nm>	MUELLER
Entry	<Ntry>	
Amount	<Amt>	SEK 200000
CreditDebitIndicator	<CdtDbtInd>	DBIT
Status	<Sts>	BOOK
BookingDate	<BookgDt>	
DateTime	<DtTm>	2010-10-18T10:15:00+01:00

ValueDate	<ValDt>	
Date	<Dt>	2010-10-18
AccountServicerReference	<AcctSvcrRef>	AAAASESS-FP-ACCR-01
BankTransactionCode	<BkTxCd>	
Domain	<Domn>	
Code	<Cd>	PAYM
Family	<Fmly>	
Code	<Cd>	0001
SubFamilyCode	<SbFmlyCd>	0003
EntryDetails	<NtryDtls>	
Batch	<Btch>	
MessageIdentification	<MsgId>	FINP-0055
PaymentInformationIdentification	<PmtInfID>	FINP-0055/001
NumberOfTransactions	<NbOfTxns>	20
Entry	<Ntry>	
Amount	<Amt>	SEK 30000
CreditDebitIndicator	<CdtDbtInd>	CRDT
Status	<Sts>	BOOK
BookingDate	<BookgDt>	
DateTime	<DtTm>	2010-10-18T15:15:00+01:00
ValueDate	<ValDt>	
Date	<Dt>	2010-10-18
AccountServicerReference	<AcctSvcrRef>	AAAASESS-FP-CONF-FX
BankTransactionCode	<BkTxCd>	
Domain	<Domn>	
Code	<Cd>	TREA
Family	<Fmly>	
Code	<Cd>	0002
SubFamilyCode	<SbFmlyCd>	0000
EntryDetails	<NtryDtls>	
TransactionDetails	<TxDtls>	
References	<Refs>	
InstructionIdentification	<InstrId>	FP-004567-FX
EndToEndIdentification	<EndToEndID>	AAAASS1085FINPSS
AmountDetails	<AmtDtls>	
CountervalueAmount	<CntrValAmt>	
Amount	<Amt>	EUR 3255

CurrencyExchange	<CcyXchg>	
SourceCurrency	<SrcCcy>	EUR
ExchangeRate	<XchRate>	0.1085

XML Instance

```

<BkToCstmrStmt>
  <GrpHdr>
    <MsgId>AAAASESS-FP-STAT001</MsgId>
    <CreDtTm>2010-10-18T17:00:00+01:00</CreDtTm>
    <MsgPgtn>
      <PgNb>1</PgNb>
      <LastPgInd>true</LastPgInd>
    </MsgPgtn>
  </GrpHdr>
  <Stmt>
    <Id>AAAASESS-FP-STAT001</Id>
    <CreDtTm>2010-10-18T17:00:00+01:00</CreDtTm>
    <FrToDt>
      <FrDtTm>2010-10-18T08:00:00+01:00</FrDtTm>
      <ToDtTm>2010-10-18T17:00:00+01:00</ToDtTm>
    </FrToDt>
    <Acct>
      <Id>
        <Othr>
          <Id>500000005491000003</Id>
        </Othr>
      </Id>
      <Ownr>
        <Nm>FINPETROL</Nm>
      </Ownr>
      <Svcr>
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      <Fmly>
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        <SubFmlyCd>0005</SubFmlyCd>
      </Fmly>
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</Ntry>
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</AmtDtls>
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```

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Message Functionality

Scope

The BankToCustomerDebitCreditNotification message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit and/or credit entries reported to the account.

Usage

The BankToCustomerDebitCreditNotification message can contain reports for more than one account. It provides information for cash management and/or reconciliation.

It can be used to :

- report pending and booked items;
- notify one or more debit entries;
- notify one or more credit entries;
- notify a combination of debit and credit entries.

It can include underlying details of transactions that have been included in the entry.

It is possible that the receiver of the message is not the account owner, but a party entitled by the account owner to receive the account information (also known as recipient).

It does not contain balance information.

Outline

The BankToCustomerDebitCreditNotification message is composed of two building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as Message Identification and CreationDateTime.

B. Notification

This building block is mandatory and repetitive. It should be repeated for each account on which a notification is provided. The notification contains information on the booked and pending debit and/or credit entries.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
		<i>Message root</i>	<BkToCstmrDbtCdtNtfctn>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.3		MessageRecipient	<MsgRcpt>	[0..1]	±	
1.4		MessagePagination	<MsgPgtn>	[0..1]	±	
1.5		AdditionalInformation	<AddtlInf>	[0..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.0		Notification	<Ntfctn>	[1..n]		
2.1		Identification	<Id>	[1..1]	Text	
2.2		ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Quantity	
2.3		LegalSequenceNumber	<LglSeqNb>	[0..1]	Quantity	
2.4		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
2.5		FromToDate	<FrToDt>	[0..1]	±	
2.6		CopyDuplicateIndicator	<CpyDplctInd>	[0..1]	Code	
2.7		ReportingSource	<RptgSrc>	[0..1]		
2.8	{Or}	Code	<Cd>	[1..1]	Code	
2.9	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.10		Account	<Acct>	[1..1]	±	
2.11		RelatedAccount	<RltdAcct>	[0..1]	±	
2.12		Interest	<Intrst>	[0..n]		
2.13		Type	<Tp>	[0..1]		
2.14	{Or}	Code	<Cd>	[1..1]	Code	
2.15	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.16		Rate	<Rate>	[0..n]		
2.17		Type	<Tp>	[1..1]		
2.18	{Or}	Percentage	<Pctg>	[1..1]	Rate	
2.19	Or}	Other	<Othr>	[1..1]	Text	
2.20		ValidityRange	<VldtyRg>	[0..1]	±	
2.21		FromToDate	<FrToDt>	[0..1]	±	
2.22		Reason	<Rsn>	[0..1]	Text	
2.23		TransactionsSummary	<TxSummry>	[0..1]		
2.24		TotalEntries	<TtlNtries>	[0..1]		
2.25		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
2.26		Sum	<Sum>	[0..1]	Quantity	
2.27		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity	

Message Definition Report

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Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.28</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.29</u>		TotalCreditEntries	<TtlCdtNtries>	[0..1]		
<u>2.30</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.31</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.32</u>		TotalDebitEntries	<TtlDbtNtries>	[0..1]		
<u>2.33</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.34</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.35</u>		TotalEntriesPerBankTransactionCode	<TtlNtriesPerBkTxCd>	[0..n]		
<u>2.36</u>		NumberOfEntries	<NbOfNtries>	[0..1]	Text	
<u>2.37</u>		Sum	<Sum>	[0..1]	Quantity	
<u>2.38</u>		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity	
<u>2.39</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.40</u>		ForecastIndicator	<FcstInd>	[0..1]	Indicator	
<u>2.41</u>		BankTransactionCode	<BkTxCd>	[1..1]		
<u>2.42</u>		Domain	<Domn>	[0..1]		R1
<u>2.43</u>		Code	<Cd>	[1..1]	Code	
<u>2.44</u>		Family	<Fmly>	[1..1]		
<u>2.45</u>		Code	<Cd>	[1..1]	Code	
<u>2.46</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	
<u>2.47</u>		Proprietary	<Prtry>	[0..1]		R1
<u>2.48</u>		Code	<Cd>	[1..1]	Text	
<u>2.49</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.50</u>		Availability	<Avlbtv>	[0..n]		
<u>2.51</u>		Date	<Dt>	[1..1]		
<u>2.52</u>	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
<u>2.53</u>	Or}	ActualDate	<ActlDt>	[1..1]	DateTime	
<u>2.54</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.55</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.56</u>		Entry	<Ntry>	[0..n]		
<u>2.57</u>		EntryReference	<NtryRef>	[0..1]	Text	
<u>2.58</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.59</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.60</u>		ReversalIndicator	<RvslInd>	[0..1]	Indicator	
<u>2.61</u>		Status	<Sts>	[1..1]	Code	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.62</u>		BookingDate	<BookgDt>	[0..1]	±	
<u>2.63</u>		ValueDate	<ValDt>	[0..1]	±	
<u>2.64</u>		AccountServicerReference	<AcctSvcrRef>	[0..1]	Text	
<u>2.65</u>		Availability	<Avlbty>	[0..n]		
<u>2.66</u>		Date	<Dt>	[1..1]		
<u>2.67</u>	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
<u>2.68</u>	Or}	ActualDate	<ActlDt>	[1..1]	DateTime	
<u>2.69</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.70</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
<u>2.71</u>		BankTransactionCode	<BkTxCd>	[1..1]		
<u>2.72</u>		Domain	<Domn>	[0..1]		<u>R1</u>
<u>2.73</u>		Code	<Cd>	[1..1]	Code	
<u>2.74</u>		Family	<Fmly>	[1..1]		
<u>2.75</u>		Code	<Cd>	[1..1]	Code	
<u>2.76</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	
<u>2.77</u>		Proprietary	<Prtry>	[0..1]		<u>R1</u>
<u>2.78</u>		Code	<Cd>	[1..1]	Text	
<u>2.79</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.80</u>		CommissionWaiverIndicator	<ComssnWvrInd>	[0..1]	Indicator	
<u>2.81</u>		AdditionalInformationIndicator	<AddtlInflnd>	[0..1]		
<u>2.82</u>		MessageNameIdentification	<MsgNmId>	[0..1]	Text	
<u>2.83</u>		MessageIdentification	<MsgId>	[0..1]	Text	
<u>2.84</u>		AmountDetails	<AmtDtls>	[0..1]	±	
<u>2.85</u>		Charges	<Chrgs>	[0..n]		
<u>2.86</u>		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAm t>	[0..1]	Amount	
<u>2.87</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.88</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.89</u>		Type	<Tp>	[0..1]		
<u>2.90</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.91</u>	Or}	Proprietary	<Prtry>	[1..1]	±	
<u>2.92</u>		Rate	<Rate>	[0..1]	Rate	
<u>2.93</u>		Bearer	 	[0..1]	Code	
<u>2.94</u>		Party	<Pty>	[0..1]	±	
<u>2.95</u>		Tax	<Tax>	[0..1]		

Message Definition Report

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Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.96		Identification	<Id>	[0..1]	Text	
2.97		Rate	<Rate>	[0..1]	Rate	
2.98		Amount	<Amt>	[0..1]	Amount	
2.99		TechnicalInputChannel	<TechInptChnl>	[0..1]		
2.100	{Or	Code	<Cd>	[1..1]	Code	
2.101	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.102		Interest	<Intrst>	[0..n]		
2.103		Amount	<Amt>	[1..1]	Amount	
2.104		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
2.105		Type	<Tp>	[0..1]		
2.106	{Or	Code	<Cd>	[1..1]	Code	
2.107	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.108		Rate	<Rate>	[0..n]		
2.109		Type	<Tp>	[1..1]		
2.110	{Or	Percentage	<Pctg>	[1..1]	Rate	
2.111	Or}	Other	<Othr>	[1..1]	Text	
2.112		ValidityRange	<VldtyRg>	[0..1]	±	
2.113		FromToDate	<FrToDt>	[0..1]	±	
2.114		Reason	<Rsn>	[0..1]	Text	
2.115		EntryDetails	<NtryDtls>	[0..n]		
2.116		Batch	<Btch>	[0..1]		
2.117		MessageIdentification	<MsgId>	[0..1]	Text	
2.118		PaymentInformationIdentification	<PmtInfId>	[0..1]	Text	
2.119		NumberOfTransactions	<NbOfTxns>	[0..1]	Text	
2.120		TotalAmount	<TtlAmt>	[0..1]	Amount	
2.121		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.122		TransactionDetails	<TxDtls>	[0..n]		
2.123		References	<Refs>	[0..1]		
2.124		MessageIdentification	<MsgId>	[0..1]	Text	
2.125		AccountServicerReference	<AcctSvcrRef>	[0..1]	Text	
2.126		PaymentInformationIdentification	<PmtInfId>	[0..1]	Text	
2.127		InstructionIdentification	<InstrId>	[0..1]	Text	
2.128		EndToEndIdentification	<EndToEndId>	[0..1]	Text	
2.129		TransactionIdentification	<TxId>	[0..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.130		MandateIdentification	<MndtId>	[0..1]	Text	
2.131		ChequeNumber	<ChqNb>	[0..1]	Text	
2.132		ClearingSystemReference	<ClrSysRef>	[0..1]	Text	
2.133		Proprietary	<Prtry>	[0..1]		
2.134		Type	<Tp>	[1..1]	Text	
2.135		Reference	<Ref>	[1..1]	Text	
2.136		AmountDetails	<AmtDtls>	[0..1]	±	
2.137		Availability	<Avlbtty>	[0..n]		
2.138		Date	<Dt>	[1..1]		
2.139	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text	
2.140	Or}	ActualDate	<ActlDt>	[1..1]	DateTime	
2.141		Amount	<Amt>	[1..1]	Amount	
2.142		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
2.143		BankTransactionCode	<BkTxCd>	[0..1]		
2.144		Domain	<Domn>	[0..1]		R1
2.145		Code	<Cd>	[1..1]	Code	
2.146		Family	<Fmly>	[1..1]		
2.147		Code	<Cd>	[1..1]	Code	
2.148		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	
2.149		Proprietary	<Prtry>	[0..1]		R1
2.150		Code	<Cd>	[1..1]	Text	
2.151		Issuer	<Issr>	[0..1]	Text	
2.152		Charges	<Chrgs>	[0..n]		
2.153		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAm t>	[0..1]	Amount	
2.154		Amount	<Amt>	[1..1]	Amount	
2.155		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.156		Type	<Tp>	[0..1]		
2.157	{Or	Code	<Cd>	[1..1]	Code	
2.158	Or}	Proprietary	<Prtry>	[1..1]	±	
2.159		Rate	<Rate>	[0..1]	Rate	
2.160		Bearer	 	[0..1]	Code	
2.161		Party	<Pty>	[0..1]	±	
2.162		Tax	<Tax>	[0..1]		
2.163		Identification	<Id>	[0..1]	Text	

Message Definition Report

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Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.164		Rate	<Rate>	[0..1]	Rate	
2.165		Amount	<Amt>	[0..1]	Amount	
2.166		Interest	<Intrst>	[0..n]		
2.167		Amount	<Amt>	[1..1]	Amount	
2.168		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	
2.169		Type	<Tp>	[0..1]		
2.170	{Or	Code	<Cd>	[1..1]	Code	
2.171	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.172		Rate	<Rate>	[0..n]		
2.173		Type	<Tp>	[1..1]		
2.174	{Or	Percentage	<Pctg>	[1..1]	Rate	
2.175	Or}	Other	<Othr>	[1..1]	Text	
2.176		ValidityRange	<VldtyRg>	[0..1]	±	
2.177		FromToDate	<FrToDt>	[0..1]	±	
2.178		Reason	<Rsn>	[0..1]	Text	
2.179		RelatedParties	<RltdPties>	[0..1]		
2.180		InitiatingParty	<InitgPty>	[0..1]	±	
2.181		Debtor	<Dbtr>	[0..1]	±	
2.182		DebtorAccount	<DbtrAcct>	[0..1]	±	
2.183		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
2.184		Creditor	<Cdtr>	[0..1]	±	
2.185		CreditorAccount	<CdtrAcct>	[0..1]	±	
2.186		UltimateCreditor	<UltmtCdtr>	[0..1]	±	
2.187		TradingParty	<TradgPty>	[0..1]	±	
2.188		Proprietary	<Prtry>	[0..n]		
2.189		Type	<Tp>	[1..1]	Text	
2.190		Party	<Pty>	[1..1]	±	
2.191		RelatedAgents	<RltdAgts>	[0..1]		
2.192		DebtorAgent	<DbtrAgt>	[0..1]	±	
2.193		CreditorAgent	<CdtrAgt>	[0..1]	±	
2.194		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±	
2.195		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±	
2.196		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±	
2.197		ReceivingAgent	<RcvgAgt>	[0..1]	±	
2.198		DeliveringAgent	<DlvrgAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.199		IssuingAgent	<IssgAgt>	[0..1]	±	
2.200		SettlementPlace	<SttlmPlc>	[0..1]	±	
2.201		Proprietary	<Prtry>	[0..n]		
2.202		Type	<Tp>	[1..1]	Text	
2.203		Agent	<Agt>	[1..1]	±	
2.204		Purpose	<Purp>	[0..1]		
2.205	{Or	Code	<Cd>	[1..1]	Code	
2.206	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.207		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]		
2.208		RemittanceIdentification	<RmtId>	[0..1]	Text	
2.209		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code	
2.210		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text	
2.211		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]		
2.212		Name	<Nm>	[1..1]	Text	
2.213		Address	<Adr>	[1..1]	±	
2.214		RemittanceInformation	<RmtInf>	[0..1]		
2.215		Unstructured	<Ustrd>	[0..n]	Text	
2.216		Structured	<Strd>	[0..n]		
2.217		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
2.218		Type	<Tp>	[0..1]		
2.219		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.220	{Or	Code	<Cd>	[1..1]	Code	
2.221	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.222		Issuer	<Issr>	[0..1]	Text	
2.223		Number	<Nb>	[0..1]	Text	
2.224		RelatedDate	<RltdDt>	[0..1]	DateTime	
2.225		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
2.226		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
2.227		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount	
2.228		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
2.229		TaxAmount	<TaxAmt>	[0..1]	Amount	
2.230		AdjustmentAmountAndReason	<AdjstmntAmtAndRs>	[0..n]		

Message Definition Report

camt.054.001.02 BankToCustomerDebitCreditNotificationV02

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.231		Amount	<Amt>	[1..1]	Amount	
2.232		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.233		Reason	<Rsn>	[0..1]	Text	
2.234		AdditionalInformation	<AddtlInf>	[0..1]	Text	
2.235		RemittedAmount	<RmtdAmt>	[0..1]	Amount	
2.236		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
2.237		Type	<Tp>	[0..1]		
2.238		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.239	{Or	Code	<Cd>	[1..1]	Code	
2.240	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.241		Issuer	<Issr>	[0..1]	Text	
2.242		Reference	<Ref>	[0..1]	Text	
2.243		Invoicer	<Invcr>	[0..1]	±	
2.244		Invoicee	<Invcee>	[0..1]	±	
2.245		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	
2.246		RelatedDates	<RltdDts>	[0..1]		
2.247		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime	
2.248		TradeActivityContractualSettlementDate	<TradActvtyCtrctlSttlmDt>	[0..1]	DateTime	
2.249		TradeDate	<TradDt>	[0..1]	DateTime	
2.250		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	
2.251		StartDate	<StartDt>	[0..1]	DateTime	
2.252		EndDate	<EndDt>	[0..1]	DateTime	
2.253		TransactionDateTime	<TxDtTm>	[0..1]	DateTime	
2.254		Proprietary	<Prtry>	[0..n]		
2.255		Type	<Tp>	[1..1]	Text	
2.256		Date	<Dt>	[1..1]	±	
2.257		RelatedPrice	<RltdPric>	[0..1]		
2.258	{Or	DealPrice	<DealPric>	[1..1]	Amount	
2.259	Or}	Proprietary	<Prtry>	[1..n]		
2.260		Type	<Tp>	[1..1]	Text	
2.261		Price	<Pric>	[1..1]	Amount	
2.262		RelatedQuantities	<RltdQties>	[0..n]		
2.263	{Or	Quantity	<Qty>	[1..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.264	Or{	Proprietary	<Prtry>	[1..1]		
2.265		Type	<Tp>	[1..1]	Text	
2.266		Quantity	<Qty>	[1..1]	Text	
2.267		FinancialInstrumentIdentification	<FinInstrmId>	[0..1]		
2.268	{Or	ISIN	<ISIN>	[1..1]	Identifier	
2.269	Or{	Proprietary	<Prtry>	[1..1]		
2.270		Type	<Tp>	[1..1]	Text	
2.271		Identification	<Id>	[1..1]	Text	
2.272		Tax	<Tax>	[0..1]	±	
2.273		ReturnInformation	<RtrInf>	[0..1]		
2.274		OriginalBankTransactionCode	<OrgnlBkTxCd>	[0..1]		
2.275		Domain	<Domn>	[0..1]		R1
2.276		Code	<Cd>	[1..1]	Code	
2.277		Family	<Fmly>	[1..1]		
2.278		Code	<Cd>	[1..1]	Code	
2.279		SubFamilyCode	<SubFmlyCd>	[1..1]	Code	
2.280		Proprietary	<Prtry>	[0..1]		R1
2.281		Code	<Cd>	[1..1]	Text	
2.282		Issuer	<Issr>	[0..1]	Text	
2.283		Originator	<Orgtr>	[0..1]	±	
2.284		Reason	<Rsn>	[0..1]		
2.285	{Or	Code	<Cd>	[1..1]	Code	
2.286	Or{	Proprietary	<Prtry>	[1..1]	Text	
2.287		AdditionalInformation	<AddtlInf>	[0..n]	Text	R2
2.288		CorporateAction	<CorpActn>	[0..1]		
2.289		Code	<Cd>	[0..1]	Text	
2.290		Number	<Nb>	[0..1]	Text	
2.291		Proprietary	<Prtry>	[0..1]	Text	
2.292		SafekeepingAccount	<SfkpgAcct>	[0..1]	±	
2.293		AdditionalTransactionInformation	<AddtlTxInf>	[0..1]	Text	
2.294		AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	Text	
2.295		AdditionalNotificationInformation	<AddtlNtfctnInf>	[0..1]	Text	

Rules and Guidelines

Rules

R1 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

R2 ReturnReasonRule

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

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **BankToCustomerDebitCreditNotificationV02** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Common information for the message.

Type: The **GroupHeader** block is composed of the following **GroupHeader42** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		MessageRecipient	<MsgRcpt>	[0..1]	±
1.4		MessagePagination	<MsgPgtn>	[0..1]	±
1.5		AdditionalInformation	<AddtlInf>	[0..1]	Text

1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.

Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

1.3 MessageRecipient <MsgRcpt>

Presence: [0..1]

Definition: Party authorised by the account owner to receive information about movements on the account.

Usage: MessageRecipient should only be identified when different from the account owner.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

1.4 MessagePagination <MsgPgntn>

Presence: [0..1]

Definition: Set of elements used to provide details on the page number of the message.

Usage: The pagination of the message is only allowed when agreed between the parties.

Type: This message item is composed of the following **Pagination** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	PageNumber	<PgNb>	[1..1]	Text
	LastPageIndicator	<LastPgInd>	[1..1]	Indicator

For additional Type information, please refer to **Pagination** p.1006 in 'Message Item Types' section.

1.5 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the message.

Data Type: Max500Text

Format: maxLength: 500
minLength: 1

2.0 Notification <Ntfctn>

Presence: [1..n]

Definition: Notifies debit and credit entries for the account.

Type: The **Notification** block is composed of the following **AccountNotification2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.1		Identification	<Id>	[1..1]	Text
2.2		ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Quantity
2.3		LegalSequenceNumber	<LglSeqNb>	[0..1]	Quantity
2.4		CreationDateTime	<CreDtTm>	[1..1]	DateTime
2.5		FromToDate	<FrToDt>	[0..1]	±

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.6		CopyDuplicateIndicator	<CpyDplctInd>	[0..1]	Code
2.7		ReportingSource	<RptgSrc>	[0..1]	
2.10		Account	<Acct>	[1..1]	±
2.11		RelatedAccount	<RltdAcct>	[0..1]	±
2.12		Interest	<Intrst>	[0..n]	
2.23		TransactionsSummary	<TxSummry>	[0..1]	
2.56		Entry	<Ntry>	[0..n]	
2.295		AdditionalNotificationInformation	<AddtlNtfctnInf>	[0..1]	Text

2.1 Identification <Id>

Presence: [1..1]

Definition: Unique identification, as assigned by the account servicer, to unambiguously identify the account notification.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.2 ElectronicSequenceNumber <ElctrncSeqNb>

Presence: [0..1]

Definition: Sequential number of the notification, as assigned by the account servicer.

Usage: The sequential number is increased incrementally for each notification sent electronically.

Data Type: Number

Format: fractionDigits: 0
totalDigits: 18

2.3 LegalSequenceNumber <LglSeqNb>

Presence: [0..1]

Definition: Legal sequential number of the notification, as assigned by the account servicer. It is increased incrementally for each notification sent.

Data Type: Number

Format: fractionDigits: 0
totalDigits: 18

2.4 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

2.5 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the account notification is issued.

Type: This message item is composed of the following **Date/Time Period Details** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateTimePeriodDetails](#) p.995 in 'Message Item Types' section.

2.6 CopyDuplicateIndicator <CopyDplctInd>

Presence: [0..1]

Definition: Indicates whether the document is a copy, a duplicate, or a duplicate of a copy.

Data Type: Code

When this message item is present, one of the following **CopyDuplicate1Code** values must be used:

Code	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

2.7 ReportingSource <RptgSrc>

Presence: [0..1]

Definition: Specifies the application used to generate the reporting.

Type: This message item is composed of one of the following **ReportingSource1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.8	{Or	Code	<Cd>	[1..1]	Code
2.9	Or}	Proprietary	<Prtry>	[1..1]	Text

2.8 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.7 [ReportingSource](#).

Definition: Reporting source, as published in an external reporting source code list.

Data Type: ExternalReportingSource1Code

Format: maxLength: 4
minLength: 1

2.9 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.7 [ReportingSource](#).

Definition: Reporting source, in a proprietary form.

Data Type: Max35Text**Format:** maxLength: 35
minLength: 1

2.10 Account <Acct>

Presence: [1..1]**Definition:** Unambiguous identification of the account to which credit and debit entries are made.**Type:** This message item is composed of the following **CashAccount20** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text
	Owner	<Ownr>	[0..1]	
	Servicer	<Svcr>	[0..1]	

For additional Type information, please refer to **CashAccount20** p.953 in 'Message Item Types' section.

2.11 RelatedAccount <RltdAcct>

Presence: [0..1]**Definition:** Identifies the parent account of the account for which the notification has been issued.**Type:** This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.12 Interest <Intrst>

Presence: [0..n]**Definition:** Set of elements used to provide general interest information that applies to the account at a particular moment in time.**Type:** This message item is composed of the following **AccountInterest2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.13		Type	<Tp>	[0..1]	
2.16		Rate	<Rate>	[0..n]	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.21		FromToDate	<FrToDt>	[0..1]	±
2.22		Reason	<Rsn>	[0..1]	Text

2.13 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of interest.

Type: This message item is composed of one of the following *InterestType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.14	{Or	Code	<Cd>	[1..1]	Code
2.15	Or}	Proprietary	<Prtry>	[1..1]	Text

2.14 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.13 *Type*.

Definition: Specifies the type of interest.

Data Type: Code

One of the following *InterestType1Code* values must be used:

Code	Name	Definition
INDY	IntraDay	During or within a business day.
OVRN	OverNight	Period of time between the end of a business day and the start of the next business day (usually the day after).

2.15 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.13 *Type*.

Definition: Specifies the type of interest in uncoded form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.16 Rate <Rate>

Presence: [0..n]

Definition: Set of elements used to qualify the interest rate.

Type: This message item is composed of the following *Rate3* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.17		Type	<Tp>	[1..1]	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.20		ValidityRange	<VldtyRg>	[0..1]	±

2.17 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of interest rate.

Type: This message item is composed of one of the following **RateType4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.18	{Or}	Percentage	<Pctg>	[1..1]	Rate
2.19	Or}	Other	<Othr>	[1..1]	Text

2.18 Percentage <Pctg>

Presence: [1..1]

This message item is part of choice 2.17 **Type**.

Definition: Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.19 Other <Othr>

Presence: [1..1]

This message item is part of choice 2.17 **Type**.

Definition: Rate type expressed, in an other form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.20 ValidityRange <VldtyRg>

Presence: [0..1]

Definition: An amount range where the interest rate is applicable.

Type: This message item is composed of the following **CurrencyAndAmountRange2** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Amount	<Amt>	[1..1]	
	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
	Currency	<Ccy>	[1..1]	Code

For additional Type information, please refer to **CurrencyAndAmountRange2** p.990 in 'Message Item Types' section.

2.21 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for the calculation of the interest.

Type: This message item is composed of the following **DateTimePeriodDetails** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to **DateTimePeriodDetails** p.995 in 'Message Item Types' section.

2.22 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the interest.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.23 TransactionsSummary <TxssSummry>

Presence: [0..1]

Definition: Set of elements used to provide summary information on entries.

Type: This message item is composed of the following **TotalTransactions2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.24		TotalEntries	<TtlNtries>	[0..1]	
2.29		TotalCreditEntries	<TtlCdtNtries>	[0..1]	
2.32		TotalDebitEntries	<TtlDbtNtries>	[0..1]	
2.35		TotalEntriesPerBankTransactionCode	<TtlNtriesPerBkTxCd>	[0..n]	

2.24 TotalEntries <TtlNtries>

Presence: [0..1]

Definition: Specifies the total number and sum of debit and credit entries.

Type: This message item is composed of the following **NumberAndSumOfTransactions2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.25		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.26		Sum	<Sum>	[0..1]	Quantity
2.27		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity
2.28		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code

Guideline(s): DebitCreditIndicatorGuideline

DebitCreditIndicator should be present when TotalNetEntryAmount is present.

2.25 NumberOfEntries <NbOfNtries>

Presence: [0..1]**Definition:** Number of individual entries included in the report.**Data Type:** Max15NumericText**Format:** [0-9]{1,15}

2.26 Sum <Sum>

Presence: [0..1]**Definition:** Total of all individual entries included in the report.**Data Type:** DecimalNumber**Format:** fractionDigits: 17

totalDigits: 18

2.27 TotalNetEntryAmount <TtlNetNtryAmt>

Presence: [0..1]**Definition:** Resulting amount of the netted amounts for all debit and credit entries.**Data Type:** DecimalNumber**Format:** fractionDigits: 17

totalDigits: 18

2.28 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]**Definition:** Indicates whether the total net entry amount is a credit or a debit amount.**Data Type:** Code*When this message item is present, one of the following CreditDebitCode values must be used:*

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

2.29 TotalCreditEntries <TtlCdtNtries>

Presence: [0..1]**Definition:** Specifies the total number and sum of credit entries.**Type:** *This message item is composed of the following NumberAndSumOfTransactions1 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.30		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.31		Sum	<Sum>	[0..1]	Quantity

2.30 NumberOfEntries <NbOfNtries>

Presence: [0..1]

Definition: Number of individual entries included in the report.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.31 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.32 TotalDebitEntries <TtlDbtNtries>

Presence: [0..1]

Definition: Specifies the total number and sum of debit entries.

Type: This message item is composed of the following *NumberAndSumOfTransactions1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.33		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.34		Sum	<Sum>	[0..1]	Quantity

2.33 NumberOfEntries <NbOfNtries>

Presence: [0..1]

Definition: Number of individual entries included in the report.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.34 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.35 TotalEntriesPerBankTransactionCode <TtlNtriesPerBkTxCd>

Presence: [0..n]

Definition: Specifies the total number and sum of entries per bank transaction code.

Type: This message item is composed of the following *TotalsPerBankTransactionCode2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.36		NumberOfEntries	<NbOfNtries>	[0..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.37		Sum	<Sum>	[0..1]	Quantity
2.38		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity
2.39		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.40		ForecastIndicator	<FcstInd>	[0..1]	Indicator
2.41		BankTransactionCode	<BkTxCd>	[1..1]	
2.50		Availability	<Avlbt>	[0..n]	

Guideline(s): CreditDebitIndicatorGuideline

If TotalNetEntryAmount is present, then CreditDebitIndicator should be present.

2.36 NumberOfEntries <NbOfNtries>

Presence: [0..1]

Definition: Number of individual entries for the bank transaction code.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.37 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.

Data Type: DecimalNumber

Format: fractionDigits: 17
totalDigits: 18

2.38 TotalNetEntryAmount <TtlNetNtryAmt>

Presence: [0..1]

Definition: Total amount that is the result of the netted amounts for all debit and credit entries per bank transaction code.

Data Type: DecimalNumber

Format: fractionDigits: 17
totalDigits: 18

2.39 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the total net entry amount is a credit or a debit amount.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.40 ForecastIndicator <FcstInd>

Presence: [0..1]

Definition: Indicates whether the bank transaction code is related to booked or forecast items.

Data Type: One of the following *TrueFalseIndicator* values must be used:

MeaningWhenTrue: True

MeaningWhenFalse: False

2.41 BankTransactionCode <BkTxCd>

Presence: [1..1]

Definition: Set of elements used to fully identify the type of underlying transaction resulting in an entry.

Type: This message item is composed of the following *BankTransactionCodeStructure4* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.42</u>		Domain	<Domn>	[0..1]	
<u>2.47</u>		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.42 Domain <Domn>

Presence: [0..1], R1

Definition: Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: This message item is composed of the following *BankTransactionCodeStructure5* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.43</u>		Code	<Cd>	[1..1]	Code
<u>2.44</u>		Family	<Fmly>	[1..1]	

2.43 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomain1Code

Format: maxLength: 4

minLength: 1

2.44 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.45		Code	<Cd>	[1..1]	Code
2.46		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.45 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4

minLength: 1

2.46 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4

minLength: 1

2.47 Proprietary <Prtry>

Presence: [0..1], R1

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following **ProprietaryBankTransactionCodeStructure1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.48		Code	<Cd>	[1..1]	Text
2.49		Issuer	<Issr>	[0..1]	Text

2.48 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.49 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.50 Availability <Avlbt>

Presence: [0..n]

Definition: Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.

Type: This message item is composed of the following *CashBalanceAvailability2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.51		Date	<Dt>	[1..1]	
2.54		Amount	<Amt>	[1..1]	Amount
2.55		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.51 Date <Dt>

Presence: [1..1]

Definition: Indicates when the amount of money will become available.

Type: This message item is composed of one of the following *CashBalanceAvailabilityDate1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.52	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text
2.53	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.52 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.51 Date.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+]{0,1}[0-9]{1,15}

2.53 ActualDate <ActlDt>

Presence: [1..1]

This message item is part of choice 2.51 Date.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.54 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.55 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.56 Entry <Ntry>

Presence: [0..n]

Definition: Set of elements used to specify an entry in the debit credit notification.

Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).

Type: This message item is composed of the following ReportEntry2 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.57		EntryReference	<NtryRef>	[0..1]	Text
2.58		Amount	<Amt>	[1..1]	Amount
2.59		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.60		ReversalIndicator	<RvslInd>	[0..1]	Indicator
2.61		Status	<Sts>	[1..1]	Code
2.62		BookingDate	<BookgDt>	[0..1]	±
2.63		ValueDate	<ValDt>	[0..1]	±
2.64		AccountServicerReference	<AcctSvrRef>	[0..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.65</u>		Availability	<Avlbtv>	[0..n]	
<u>2.71</u>		BankTransactionCode	<BkTxCd>	[1..1]	
<u>2.80</u>		CommissionWaiverIndicator	<ComssnWvrInd>	[0..1]	Indicator
<u>2.81</u>		AdditionalInformationIndicator	<AddtlInflnd>	[0..1]	
<u>2.84</u>		AmountDetails	<AmtDtls>	[0..1]	±
<u>2.85</u>		Charges	<Chrgs>	[0..n]	
<u>2.99</u>		TechnicalInputChannel	<TechInptChnl>	[0..1]	
<u>2.102</u>		Interest	<Intrst>	[0..n]	
<u>2.115</u>		EntryDetails	<NtryDtls>	[0..n]	
<u>2.294</u>		AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	Text

Guideline(s): ReferenceGuideline

At least one reference should be present to identify the underlying transaction(s).

2.57 EntryReference <NtryRef>

Presence: [0..1]

Definition: Unique reference for the entry.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.58 Amount <Amt>

Presence: [1..1]

Definition: Amount of money in the cash entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.59 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the entry is a credit or a debit entry.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.60 ReversalIndicator <RvslInd>

Presence: [0..1]

Definition: Indicates whether or not the entry is the result of a reversal.

Usage: This element should only be present if the entry is the result of a reversal.

If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry.

If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.

Data Type: *One of the following TrueFalseIndicator values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

2.61 Status <Sts>

Presence: [1..1]

Definition: Status of an entry on the books of the account servicer.

Data Type: Code

One of the following EntryStatus2Code values must be used:

Code	Name	Definition
BOOK	Booked	<p>Booked means that the transfer of money has been completed between account servicer and account owner</p> <p>Usage :</p> <p>Status Booked does not necessarily imply finality of money as this depends on other factors such as the payment system used, the completion of the end-to-end transaction and the terms agreed between account servicer and owner.</p> <p>Status Booked is the only status that can be reversed.</p>
INFO	Information	<p>Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger has been performed.</p>
PDNG	Pending	<p>Booking on the account owner's account in the account servicer's ledger has not been completed.</p> <p>Usage : this can be used for expected items, or for items for which some conditions still need to be fulfilled before they can be booked. If booking takes place, the entry will be included with status Booked in subsequent account report or statement. Status Pending cannot be reversed.</p>

2.62 BookingDate <BookgDt>

Presence: [0..1]

Definition: Date and time when an entry is posted to an account on the account servicer's books.

Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.

Type: This message item is composed of one of the following **DateAndDateTimeChoice** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

For additional Type information, please refer to **DateAndDateTimeChoice** p.995 in 'Message Item Types' section.

2.63 ValueDate <ValDt>

Presence: [0..1]

Definition: Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.

Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date.

For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.

Type: This message item is composed of one of the following **DateAndDateTimeChoice** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

For additional Type information, please refer to **DateAndDateTimeChoice** p.995 in 'Message Item Types' section.

2.64 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference as assigned by the account servicing institution to unambiguously identify the entry.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.65 Availability <Avlbt>

Presence: [0..n]

Definition: Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.

Usage: This type of information is used in the US and is linked to particular instruments such as cheques.

Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations).

Type: This message item is composed of the following **CashBalanceAvailability2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.66</u>		Date	<Dt>	[1..1]	
<u>2.69</u>		Amount	<Amt>	[1..1]	Amount
<u>2.70</u>		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.66 Date <Dt>

Presence: [1..1]

Definition: Indicates when the amount of money will become available.

Type: This message item is composed of one of the following **CashBalanceAvailabilityDate1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.67</u>	{Or	NumberOfDays	<NbOfDays>	[1..1]	Text
<u>2.68</u>	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.67 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.66 Date.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+]{0,1}[0-9]{1,15}

2.68 ActualDate <ActlDt>

Presence: [1..1]

This message item is part of choice 2.66 Date.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.69 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.70 CreditDebitIndicator <CdtDbtInd>**Presence:** [1..1]**Definition:** Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code*One of the following CreditDebitCode values must be used:*

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

2.71 BankTransactionCode <BkTxCd>**Presence:** [1..1]**Definition:** Set of elements used to fully identify the type of underlying transaction resulting in an entry.**Type:** *This message item is composed of the following BankTransactionCodeStructure4 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.72		Domain	<Domn>	[0..1]	
2.77		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.72 Domain <Domn>**Presence:** [0..1], R1**Definition:** Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: *This message item is composed of the following BankTransactionCodeStructure5 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.73</u>		Code	<Cd>	[1..1]	Code
<u>2.74</u>		Family	<Fmly>	[1..1]	

2.73 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomain1Code

Format: maxLength: 4

minLength: 1

2.74 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.75</u>		Code	<Cd>	[1..1]	Code
<u>2.76</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.75 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4

minLength: 1

2.76 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4

minLength: 1

2.77 Proprietary <Prtry>

Presence: [0..1], R1

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following **ProprietaryBankTransactionCodeStructure1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.78		Code	<Cd>	[1..1]	Text
2.79		Issuer	<Issr>	[0..1]	Text

2.78 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.79 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.80 CommissionWaiverIndicator <ComssnWvrInd>

Presence: [0..1]

Definition: Indicates whether the transaction is exempt from commission.

Data Type: *One of the following YesNoIndicator values must be used:*

MeaningWhenTrue: Yes
MeaningWhenFalse: No

2.81 AdditionalInformationIndicator <AddtlInflnd>

Presence: [0..1]

Definition: Indicates whether the underlying transaction details are provided through a separate message, as in the case of aggregate bookings.

Type: This message item is composed of the following **MessageIdentification2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.82		MessageNameIdentification	<MsgNmId>	[0..1]	Text
2.83		MessageIdentification	<MsgId>	[0..1]	Text

2.82 MessageNameIdentification <MsgNmId>

Presence: [0..1]

Definition: Specifies the message name identifier of the message that will be used to provide additional details.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.83 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Specifies the identification of the message that will be used to provide additional details.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.84 AmountDetails <AmtDtls>

Presence: [0..1]

Definition: Set of elements providing information on the original amount.

Usage: This component (on entry level) should be used when a total original batch or aggregate amount has to be provided. If required, the individual original amounts can be included in the same component on transaction details level.

Type: This message item is composed of the following **AmountAndCurrencyExchange3** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	InstructedAmount	<InstdAmt>	[0..1]	
	TransactionAmount	<TxAmt>	[0..1]	
	CounterValueAmount	<CntrValAmt>	[0..1]	
	AnnouncedPostingAmount	<AnncedPstngAmt>	[0..1]	
	ProprietaryAmount	<PrtryAmt>	[0..n]	

For additional Type information, please refer to **AmountAndCurrencyExchange3** p.977 in 'Message Item Types' section.

2.85 Charges <Chrgs>

Presence: [0..n]

Definition: Provides information on the charges included in the entry amount.

Usage: This component is used on entry level in case of batch or aggregate bookings.

Type: This message item is composed of the following **ChargesInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.86		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmt>	[0..1]	Amount
2.87		Amount	<Amt>	[1..1]	Amount
2.88		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.89		Type	<Tp>	[0..1]	
2.92		Rate	<Rate>	[0..1]	Rate
2.93		Bearer	 	[0..1]	Code
2.94		Party	<Pty>	[0..1]	±
2.95		Tax	<Tax>	[0..1]	

2.86 TotalChargesAndTaxAmount <TtlChrgsAndTaxAmt>

Presence: [0..1]

Definition: Total of all charges and taxes applied to the entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.87 Amount <Amt>

Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.88 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the charges amount is a credit or a debit amount.

Usage: A zero amount is considered to be a credit.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.89 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

Type: This message item is composed of one of the following **ChargeType2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.90	{Or	Code	<Cd>	[1..1]	Code
2.91	Or}	Proprietary	<Prtry>	[1..1]	±

2.90 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.89 Type.

Definition: Charge type, in a coded form.

Data Type: Code

*One of the following **ChargeType1Code** values must be used:*

Code	Name	Definition
BRKF	BrokerageFee	Fee paid to a broker for services provided.
COMM	Commission	Fee paid for services provided.

2.91 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.89 Type.

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

Type: This message item is composed of the following **GenericIdentification3** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	Text
	Issuer	<Issr>	[0..1]	Text

*For additional Type information, please refer to **GenericIdentification3** p.1006 in 'Message Item Types' section.*

2.92 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the amount of the charge or fee.

Data Type: PercentageRate

Format: fractionDigits: 10

totalDigits: 11

2.93 Bearer

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following ChargeBearerType1Code values must be used:

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.94 Party <Pty>

Presence: [0..1]

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

Type: This message item is composed of the following BranchAndFinancialInstitutionIdentification4 element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.95 Tax <Tax>

Presence: [0..1]

Definition: Set of elements used to provide details on the tax applied to charges.

Type: This message item is composed of the following TaxCharges2 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.96</u>		Identification	<Id>	[0..1]	Text
<u>2.97</u>		Rate	<Rate>	[0..1]	Rate
<u>2.98</u>		Amount	<Amt>	[0..1]	Amount

2.96 Identification <Id>

Presence: [0..1]

Definition: Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT)

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.97 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.98 Amount <Amt>

Presence: [0..1]

Definition: Amount of money resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.99 TechnicalInputChannel <TechInptChnl>

Presence: [0..1]

Definition: Channel used to technically input the instruction related to the entry.

Type: This message item is composed of one of the following **TechnicalInputChannel1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.100	{Or	Code	<Cd>	[1..1]	Code
2.101	Or}	Proprietary	<Prtry>	[1..1]	Text

2.100 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.99 **TechnicalInputChannel**.

Definition: Technical input channel, as published in an external technical input channel code list.

Data Type: ExternalTechnicalInputChannel1Code

Format: maxLength: 4
minLength: 1

2.101 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.99 **TechnicalInputChannel**.

Definition: Technical channel used to input the instruction, in a proprietary form.

Data Type: Max35Text
Format: maxLength: 35
minLength: 1

2.102 Interest <Intrst>

Presence: [0..n]

Definition: Set of elements used to provide details of the interest amount included in the entry amount.

Usage: This component is used on entry level in the case of batch or aggregate bookings.

Type: This message item is composed of the following **TransactionInterest2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.103		Amount	<Amt>	[1..1]	Amount
2.104		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.105		Type	<Tp>	[0..1]	
2.108		Rate	<Rate>	[0..n]	
2.113		FromToDate	<FrToDt>	[0..1]	±
2.114		Reason	<Rsn>	[0..1]	Text

2.103 Amount <Amt>

Presence: [1..1]

Definition: Amount of interest included in the entry amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: **ActiveOrHistoricCurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): **ActiveOrHistoricCurrencyAndAmount**

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.104 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the interest amount included in the entry is credit or debit amount.

Data Type: Code

*One of the following **CreditDebitCode** values must be used:*

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

2.105 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of interest.

Type: This message item is composed of one of the following **InterestType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.106	{Or	Code	<Cd>	[1..1]	Code
2.107	Or}	Proprietary	<Prtry>	[1..1]	Text

2.106 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.105 Type.

Definition: Specifies the type of interest.

Data Type: Code

*One of the following **InterestType1Code** values must be used:*

Code	Name	Definition
INDY	IntraDay	During or within a business day.
OVRN	OverNight	Period of time between the end of a business day and the start of the next business day (usually the day after).

2.107 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.105 Type.

Definition: Specifies the type of interest in uncoded form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.108 Rate <Rate>

Presence: [0..n]

Definition: Set of elements used to qualify the interest rate.

Type: *This message item is composed of the following Rate3 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.109		Type	<Tp>	[1..1]	
2.112		ValidityRange	<VldtyRg>	[0..1]	±

2.109 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of interest rate.

Type: *This message item is composed of one of the following RateType4Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.110	{Or	Percentage	<Pctg>	[1..1]	Rate
2.111	Or}	Other	<Othr>	[1..1]	Text

2.110 Percentage <Pctg>

Presence: [1..1]

This message item is part of choice 2.109 Type.

Definition: Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.111 Other <Othr>

Presence: [1..1]

This message item is part of choice 2.109 Type.

Definition: Rate type expressed, in an other form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.112 ValidityRange <VldtyRg>

Presence: [0..1]

Definition: An amount range where the interest rate is applicable.

Type: *This message item is composed of the following CurrencyAndAmountRange2 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Amount	<Amt>	[1..1]	
	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
	Currency	<Ccy>	[1..1]	Code

For additional Type information, please refer to [CurrencyAndAmountRange2](#) p.990 in 'Message Item Types' section.

2.113 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for the calculation of the interest.

Type: *This message item is composed of the following DateTimePeriodDetails element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateTimePeriodDetails](#) p.995 in 'Message Item Types' section.

2.114 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the interest.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.115 EntryDetails <NtryDtls>

Presence: [0..n]

Definition: Set of elements used to provide details on the entry.

Type: *This message item is composed of the following EntryDetails1 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.116		Batch	<Btch>	[0..1]	
2.122		TransactionDetails	<TxDtls>	[0..n]	

2.116 Batch <Btch>

Presence: [0..1]

Definition: Set of elements used to provide details on batched transactions.

Type: This message item is composed of the following **BatchInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.117		MessageIdentification	<MsgId>	[0..1]	Text
2.118		PaymentInformationIdentification	<PmtInflId>	[0..1]	Text
2.119		NumberOfTransactions	<NbOfTxs>	[0..1]	Text
2.120		TotalAmount	<TtlAmt>	[0..1]	Amount
2.121		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code

2.117 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.118 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.119 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions included in the batch.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.120 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount of money reported in the batch entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.121 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the batch entry is a credit or a debit entry.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.122 TransactionDetails <TxDtls>

Presence: [0..n]

Definition: Set of elements used to provide information on the underlying transaction(s).

Type: This message item is composed of the following **EntryTransaction2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.123		References	<Refs>	[0..1]	
2.136		AmountDetails	<AmtDtls>	[0..1]	±
2.137		Availability	<Avlblty>	[0..n]	
2.143		BankTransactionCode	<BkTxCd>	[0..1]	
2.152		Charges	<Chrgs>	[0..n]	
2.166		Interest	<Intrst>	[0..n]	
2.179		RelatedParties	<RltdPties>	[0..1]	
2.191		RelatedAgents	<RltdAgts>	[0..1]	
2.204		Purpose	<Purp>	[0..1]	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.207</u>		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]	
<u>2.214</u>		RemittanceInformation	<RmtInf>	[0..1]	
<u>2.246</u>		RelatedDates	<RltdDts>	[0..1]	
<u>2.257</u>		RelatedPrice	<RltdPric>	[0..1]	
<u>2.262</u>		RelatedQuantities	<RltdQties>	[0..n]	
<u>2.267</u>		FinancialInstrumentIdentification	<FinInstrmId>	[0..1]	
<u>2.272</u>		Tax	<Tax>	[0..1]	±
<u>2.273</u>		ReturnInformation	<RtrInf>	[0..1]	
<u>2.288</u>		CorporateAction	<CorpActn>	[0..1]	
<u>2.292</u>		SafekeepingAccount	<SfkpgAcct>	[0..1]	±
<u>2.293</u>		AdditionalTransactionInformation	<AddtlTxInf>	[0..1]	Text

2.123 References <Refs>

Presence: [0..1]

Definition: Set of elements used to provide the identification of the underlying transaction.

Type: This message item is composed of the following **TransactionReferences2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.124</u>		MessageIdentification	<MsgId>	[0..1]	Text
<u>2.125</u>		AccountServicerReference	<AcctSvrRef>	[0..1]	Text
<u>2.126</u>		PaymentInformationIdentification	<PmtInfld>	[0..1]	Text
<u>2.127</u>		InstructionIdentification	<InstrId>	[0..1]	Text
<u>2.128</u>		EndToEndIdentification	<EndToEndId>	[0..1]	Text
<u>2.129</u>		TransactionIdentification	<TxId>	[0..1]	Text
<u>2.130</u>		MandateIdentification	<MndtId>	[0..1]	Text
<u>2.131</u>		ChequeNumber	<ChqNb>	[0..1]	Text
<u>2.132</u>		ClearingSystemReference	<ClrSysRef>	[0..1]	Text
<u>2.133</u>		Proprietary	<Prtry>	[0..1]	

2.124 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Point to point reference, as assigned by the instructing party of the underlying message.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.125 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.126 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.127 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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.128 EndToEndIdentification <EndToEndId>

Presence: [0..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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.129 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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.130 MandateIdentification <MndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.131 ChequeNumber <ChqNb>

Presence: [0..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.132 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.133 Proprietary <Prtry>

Presence: [0..1]

Definition: Proprietary reference related to the underlying transaction.

Type: This message item is composed of the following **ProprietaryReference1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.134		Type	<Tp>	[1..1]	Text
2.135		Reference	<Ref>	[1..1]	Text

2.134 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.135 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.136 AmountDetails <AmtDtls>

Presence: [0..1]

Definition: Set of elements providing detailed information on the original amount.

Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.

Type: *This message item is composed of the following **AmountAndCurrencyExchange3** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	InstructedAmount	<InstdAmt>	[0..1]	
	TransactionAmount	<TxAmt>	[0..1]	
	CounterValueAmount	<CntrValAmt>	[0..1]	
	AnnouncedPostingAmount	<AnncedPstngAmt>	[0..1]	
	ProprietaryAmount	<PrtryAmt>	[0..n]	

*For additional Type information, please refer to **AmountAndCurrencyExchange3** p.977 in 'Message Item Types' section.*

2.137 Availability <Avlbtty>

Presence: [0..n]

Definition: Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest.

Usage: This type of information is used in the US and is linked to particular instruments such as cheques.

Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations).

Type: *This message item is composed of the following **CashBalanceAvailability2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.138		Date	<Dt>	[1..1]	
2.141		Amount	<Amt>	[1..1]	Amount
2.142		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code

2.138 Date <Dt>

Presence: [1..1]

Definition: Indicates when the amount of money will become available.

Type: This message item is composed of one of the following **CashBalanceAvailabilityDate1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.139	{Or}	NumberOfDays	<NbOfDays>	[1..1]	Text
2.140	Or}	ActualDate	<ActlDt>	[1..1]	DateTime

2.139 NumberOfDays <NbOfDays>

Presence: [1..1]

This message item is part of choice 2.138 **Date**.

Definition: Indicates the number of float days attached to the balance.

Data Type: Max15PlusSignedNumericText

Format: [+]{0,1}[0-9]{1,15}

2.140 ActualDate <ActlDt>

Presence: [1..1]

This message item is part of choice 2.138 **Date**.

Definition: Identifies the actual availability date.

Data Type: ISODate

2.141 Amount <Amt>

Presence: [1..1]

Definition: Identifies the available amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.142 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the availability balance is a credit or a debit balance.

Usage: A zero balance is considered to be a credit balance.

Data Type: Code

One of the following CreditDebitCode values must be used:

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

2.143 BankTransactionCode <BkTxCd>

Presence: [0..1]

Definition: Set of elements used to fully identify the type of underlying transaction resulting in an entry.

Type: This message item is composed of the following BankTransactionCodeStructure4 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.144		Domain	<Domn>	[0..1]	
2.149		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.144 Domain <Domn>

Presence: [0..1], [R1](#)

Definition: Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: This message item is composed of the following BankTransactionCodeStructure5 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.145		Code	<Cd>	[1..1]	Code
2.146		Family	<Fmly>	[1..1]	

2.145 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomain1Code

Format: maxLength: 4

minLength: 1

2.146 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.147		Code	<Cd>	[1..1]	Code
2.148		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.147 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4

minLength: 1

2.148 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4

minLength: 1

2.149 Proprietary <Prtry>

Presence: [0..1], R1

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following **ProprietaryBankTransactionCodeStructure1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.150		Code	<Cd>	[1..1]	Text
2.151		Issuer	<Issr>	[0..1]	Text

2.150 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.151 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.152 Charges <Chrgs>

Presence: [0..n]

Definition: Provides information on the charges included in the entry amount.

Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in case of a batch or aggregate amount booking.

Type: This message item is composed of the following **ChargesInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.153		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmt>	[0..1]	Amount
2.154		Amount	<Amt>	[1..1]	Amount
2.155		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.156		Type	<Tp>	[0..1]	
2.159		Rate	<Rate>	[0..1]	Rate
2.160		Bearer	 	[0..1]	Code
2.161		Party	<Pty>	[0..1]	±
2.162		Tax	<Tax>	[0..1]	

2.153 TotalChargesAndTaxAmount <TtlChrgsAndTaxAmt>

Presence: [0..1]

Definition: Total of all charges and taxes applied to the entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.154 Amount <Amt>

Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.155 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the charges amount is a credit or a debit amount.

Usage: A zero amount is considered to be a credit.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.156 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

Type: This message item is composed of one of the following **ChargeType2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.157	{Or	Code	<Cd>	[1..1]	Code
2.158	Or}	Proprietary	<Prtry>	[1..1]	±

2.157 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.156 Type.

Definition: Charge type, in a coded form.

Data Type: Code

One of the following ChargeType1Code values must be used:

Code	Name	Definition
BRKF	BrokerageFee	Fee paid to a broker for services provided.
COMM	Commission	Fee paid for services provided.

2.158 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.156 Type.

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

Type: *This message item is composed of the following GenericIdentification3 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	Text
	Issuer	<Issr>	[0..1]	Text

*For additional Type information, please refer to **GenericIdentification3** p.1006 in 'Message Item Types' section.*

2.159 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the amount of the charge or fee.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.160 Bearer

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following ChargeBearerType1Code values must be used:

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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

Code	Name	Definition
		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.

2.161 Party <Pty>

Presence: [0..1]

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

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.162 Tax <Tax>

Presence: [0..1]

Definition: Set of elements used to provide details on the tax applied to charges.

Type: This message item is composed of the following **TaxCharges2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.163		Identification	<Id>	[0..1]	Text
2.164		Rate	<Rate>	[0..1]	Rate
2.165		Amount	<Amt>	[0..1]	Amount

2.163 Identification <Id>

Presence: [0..1]

Definition: Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT)

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.164 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.165 Amount <Amt>

Presence: [0..1]

Definition: Amount of money resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.166 Interest <Intrst>

Presence: [0..n]

Definition: Set of elements used to provide details of the interest amount included in the entry amount.

Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking.

Type: This message item is composed of the following **TransactionInterest2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.167		Amount	<Amt>	[1..1]	Amount
2.168		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.169		Type	<Tp>	[0..1]	
2.172		Rate	<Rate>	[0..n]	
2.177		FromToDate	<FrToDt>	[0..1]	±
2.178		Reason	<Rsn>	[0..1]	Text

2.167 Amount <Amt>

Presence: [1..1]

Definition: Amount of interest included in the entry amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: **ActiveOrHistoricCurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): **ActiveOrHistoricCurrencyAndAmount**

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.168 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the interest amount included in the entry is credit or debit amount.

Data Type: Code

*One of the following **CreditDebitCode** values must be used:*

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

2.169 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of interest.

Type: This message item is composed of one of the following **InterestType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.170	{Or	Code	<Cd>	[1..1]	Code
2.171	Or}	Proprietary	<Prtry>	[1..1]	Text

2.170 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.169 Type.

Definition: Specifies the type of interest.

Data Type: Code

*One of the following **InterestType1Code** values must be used:*

Code	Name	Definition
INDY	IntraDay	During or within a business day.
OVRN	OverNight	Period of time between the end of a business day and the start of the next business day (usually the day after).

2.171 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.169 Type.

Definition: Specifies the type of interest in uncoded form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.172 Rate <Rate>

Presence: [0..n]

Definition: Set of elements used to qualify the interest rate.

Type: *This message item is composed of the following Rate3 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.173		Type	<Tp>	[1..1]	
2.176		ValidityRange	<VldtyRg>	[0..1]	±

2.173 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of interest rate.

Type: *This message item is composed of one of the following RateType4Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.174	{Or	Percentage	<Pctg>	[1..1]	Rate
2.175	Or}	Other	<Othr>	[1..1]	Text

2.174 Percentage <Pctg>

Presence: [1..1]

This message item is part of choice 2.173 Type.

Definition: Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.

Data Type: PercentageRate

Format: fractionDigits: 10
totalDigits: 11

2.175 Other <Othr>

Presence: [1..1]

This message item is part of choice 2.173 Type.

Definition: Rate type expressed, in an other form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.176 ValidityRange <VldtyRg>

Presence: [0..1]

Definition: An amount range where the interest rate is applicable.

Type: *This message item is composed of the following CurrencyAndAmountRange2 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Amount	<Amt>	[1..1]	
	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
	Currency	<Ccy>	[1..1]	Code

For additional Type information, please refer to [CurrencyAndAmountRange2](#) p.990 in 'Message Item Types' section.

2.177 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for the calculation of the interest.

Type: *This message item is composed of the following DateTimePeriodDetails element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FromDateTime	<FrDtTm>	[1..1]	DateTime
	ToDateTime	<ToDtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateTimePeriodDetails](#) p.995 in 'Message Item Types' section.

2.178 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the interest.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.179 RelatedParties <RltdPties>

Presence: [0..1]

Definition: Set of elements used to identify the parties related to the underlying transaction.

Type: *This message item is composed of the following TransactionParty2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.180		InitiatingParty	<InitgPty>	[0..1]	±
2.181		Debtor	<Dbtr>	[0..1]	±
2.182		DebtorAccount	<DbtrAcct>	[0..1]	±
2.183		UltimateDebtor	<UltmtDbtr>	[0..1]	±
2.184		Creditor	<Cdtr>	[0..1]	±
2.185		CreditorAccount	<CdtrAcct>	[0..1]	±
2.186		UltimateCreditor	<UltmtCdtr>	[0..1]	±
2.187		TradingParty	<TrdgPty>	[0..1]	±
2.188		Proprietary	<Prtry>	[0..n]	

2.180 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiated the payment that is reported in the entry.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.181 Debtor <Dbtr>

Presence: [0..1]

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

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.182 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor.

Type: This message item is composed of the following *CashAccount16* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to *CashAccount16* p.949 in 'Message Item Types' section.

2.183 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.184 Creditor <Cdtr>

Presence: [0..1]

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

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.185 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Type: This message item is composed of the following *CashAccount16* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to *CashAccount16* p.949 in 'Message Item Types' section.

2.186 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.187 TradingParty <TradgPty>

Presence: [0..1]

Definition: Party that plays an active role in planning and executing the transactions that create or liquidate investments of the investors assets, or that move the investor's assets from one investment to another. A trading party is a trade instructor, an investment decision-maker, a post trade administrator, or a trader. In the context of treasury, it is the party that negotiates and executes the treasury transaction.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.188 Proprietary <Prtry>

Presence: [0..n]

Definition: Proprietary party related to the underlying transaction.

Type: This message item is composed of the following **ProprietaryParty2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.189		Type	<Tp>	[1..1]	Text
2.190		Party	<Pty>	[1..1]	±

2.189 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of proprietary party.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.190 Party <Pty>

Presence: [1..1]

Definition: Proprietary party.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.191 RelatedAgents <RltdAgt>

Presence: [0..1]

Definition: Set of elements used to identify the agents related to the underlying transaction.

Type: This message item is composed of the following **TransactionAgents2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.192		DebtorAgent	<DbtrAgt>	[0..1]	±
2.193		CreditorAgent	<CdtrAgt>	[0..1]	±
2.194		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±
2.195		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±
2.196		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±
2.197		ReceivingAgent	<RcvgAgt>	[0..1]	±
2.198		DeliveringAgent	<DlvrgAgt>	[0..1]	±
2.199		IssuingAgent	<IssgAgt>	[0..1]	±
2.200		SettlementPlace	<SttlmPlc>	[0..1]	±
2.201		Proprietary	<Prtry>	[0..n]	

2.192 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to *BranchAndFinancialInstitutionIdentification4* p.996 in 'Message Item Types' section.

2.193 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to *BranchAndFinancialInstitutionIdentification4* p.996 in 'Message Item Types' section.

2.194 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.195 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.196 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.197 ReceivingAgent <RcvgAgt>

Presence: [0..1]

Definition: Party that receives securities from the delivering agent at the place of settlement, such as central securities depository.

Can also be used in the context of treasury operations.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.198 DeliveringAgent <DlvrgAgt>

Presence: [0..1]

Definition: Party that delivers securities to the receiving agent at the place of settlement, such as a central securities depository.

Can also be used in the context of treasury operations.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.199 IssuingAgent <IssgAgt>

Presence: [0..1]

Definition: Legal entity that has the right to issue securities.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.200 SettlementPlace <SttlmPlc>

Presence: [0..1]

Definition: Place where settlement of the securities takes place.

Usage: This is typed by a financial institution identification as this is the standard way to identify a securities settlement agent/central system.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.201 Proprietary <Prtry>

Presence: [0..n]

Definition: Proprietary agent related to the underlying transaction.

Type: This message item is composed of the following **ProprietaryAgent2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.202		Type	<Tp>	[1..1]	Text
2.203		Agent	<Agt>	[1..1]	±

2.202 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of proprietary agent.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.203 Agent <Agt>

Presence: [1..1]

Definition: Organisation established primarily to provide financial services.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.204 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.

Type: This message item is composed of one of the following **Purpose2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.205	{Or	Code	<Cd>	[1..1]	Code
2.206	Or}	Proprietary	<Prtry>	[1..1]	Text

2.205 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.204 Purpose.

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

Data Type: ExternalPurpose1Code

Format: maxLength: 4
minLength: 1

2.206 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.204 Purpose.

Definition: Purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.207 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain.

Type: *This message item is composed of the following RemittanceLocation2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.208		RemittanceIdentification	<RmtId>	[0..1]	Text
2.209		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code
2.210		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text
2.211		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]	

2.208 RemittanceIdentification <RmtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.209 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Data Type: Code

When this message item is present, one of the following RemittanceLocationMethod2Code values must be used:

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

2.210 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Data Type: Max2048Text

Format: maxLength: 2048

minLength: 1

2.211 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

Type: This message item is composed of the following NameAndAddress10 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.212		Name	<Nm>	[1..1]	Text
2.213		Address	<Adr>	[1..1]	±

2.212 Name <Nm>

Presence: [1..1]

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

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

2.213 Address <Adr>

Presence: [1..1]**Definition:** Postal address of a party.**Type:** This message item is composed of the following **PostalAddress6** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

For additional Type information, please refer to **PostalAddress6** p.1017 in 'Message Item Types' section.

2.214 RemittanceInformation <RmtInf>

Presence: [0..1]**Definition:** Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.**Type:** This message item is composed of the following **RemittanceInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.215		Unstructured	<Ustrd>	[0..n]	Text
2.216		Structured	<Strd>	[0..n]	

2.215 Unstructured <Ustrd>

Presence: [0..n]**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.**Data Type:** Max140Text**Format:** maxLength: 140

minLength: 1

2.216 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.217		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
2.225		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
2.236		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
2.243		Invoicer	<Invcr>	[0..1]	±
2.244		Invoicee	<Invcee>	[0..1]	±
2.245		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

2.217 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.218		Type	<Tp>	[0..1]	
2.223		Number	<Nb>	[0..1]	Text
2.224		RelatedDate	<RltdDt>	[0..1]	DateTime

2.218 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.219		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.222		Issuer	<Issr>	[0..1]	Text

2.219 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.220	{Or	Code	<Cd>	[1..1]	Code
2.221	Or}	Proprietary	<Prtry>	[1..1]	Text

2.220 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.219 [CodeOrProprietary](#).

Definition: Document type in a coded form.

Data Type: Code

One of the following [DocumentType5Code](#) values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

2.221 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.219 [CodeOrProprietary](#).

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.222 Issuer <Issr>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.223 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.224 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

2.225 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: This message item is composed of the following *RemittanceAmount1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.226		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
2.227		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount
2.228		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
2.229		TaxAmount	<TaxAmt>	[0..1]	Amount
2.230		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
2.235		RemittedAmount	<RmtdAmt>	[0..1]	Amount

2.226 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.227 DiscountAppliedAmount <DscntApIdAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.228 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

2.229 TaxAmount <TaxAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

2.230 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.231		Amount	<Amt>	[1..1]	Amount
2.232		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.233		Reason	<Rsn>	[0..1]	Text
2.234		AdditionalInformation	<AddtlInf>	[0..1]	Text

2.231 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.232 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

2.233 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Data Type: Max4Text

Format: maxLength: 4

minLength: 1

2.234 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

2.235 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.236 CreditorReferenceInformation <CdtrReflnf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.237		Type	<Tp>	[0..1]	
2.242		Reference	<Ref>	[0..1]	Text

2.237 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following **CreditorReferenceType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.238		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.241		Issuer	<Issr>	[0..1]	Text

2.238 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following **CreditorReferenceType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.239	{Or	Code	<Cd>	[1..1]	Code
2.240	Or}	Proprietary	<Prtry>	[1..1]	Text

2.239 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.238 **CodeOrProprietary**.

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

Data Type: Code

One of the following **DocumentType3Code** values must be used:

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

2.240 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.238 **CodeOrProprietary**.

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.241 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.242 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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.243 Invoicer <Invcr>

Presence: [0..1]

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

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.244 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.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.245 AdditionalRemittanceInformation <AddtlRmtInfo>

Presence: [0..3]

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

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

2.246 RelatedDates <RltDts>

Presence: [0..1]

Definition: Set of elements used to identify the dates related to the underlying transactions.

Type: This message item is composed of the following *TransactionDates2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.247		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime
2.248		TradeActivityContractualSettlementDate	<TradActvtyCtrctlSttlmDt>	[0..1]	DateTime
2.249		TradeDate	<TradDt>	[0..1]	DateTime
2.250		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
2.251		StartDate	<StartDt>	[0..1]	DateTime
2.252		EndDate	<EndDt>	[0..1]	DateTime
2.253		TransactionDateTime	<TxDtTm>	[0..1]	DateTime
2.254		Proprietary	<Prtry>	[0..n]	

2.247 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

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

Data Type: ISODateTime

2.248 TradeActivityContractualSettlementDate <TradActvtyCtrctlSttlmDt>

Presence: [0..1]

Definition: Identifies when an amount of money should have contractually been credited or debited the account versus when the amount of money was actually settled (debited/credited) on the cash account.

Data Type: ISODate

2.249 TradeDate <TradDt>

Presence: [0..1]

Definition: Date on which the trade was executed.

Data Type: ISODate

2.250 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.

Data Type: ISODate

2.251 StartDate <StartDt>

Presence: [0..1]

Definition: Start date of the underlying transaction, such as a treasury transaction, an investment plan.

Data Type: ISODate

2.252 EndDate <EndDt>

Presence: [0..1]

Definition: End date of the underlying transaction, such as a treasury transaction, an investment plan.

Data Type: ISODate

2.253 TransactionDateTime <TxDtTm>

Presence: [0..1]

Definition: Date and time of the underlying transaction.

Data Type: ISODateTime

2.254 Proprietary <Prtry>

Presence: [0..n]

Definition: Proprietary date related to the underlying transaction.

Type: This message item is composed of the following *ProprietaryDate2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.255		Type	<Tp>	[1..1]	Text
2.256		Date	<Dt>	[1..1]	±

2.255 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of date.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.256 Date <Dt>

Presence: [1..1]

Definition: Date in ISO format.

Type: This message item is composed of one of the following *DateAndDateTimeChoice* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Date	<Dt>	[1..1]	DateTime
Or}	DateTime	<DtTm>	[1..1]	DateTime

For additional Type information, please refer to [DateAndDateTimeChoice](#) p.995 in 'Message Item Types' section.

2.257 RelatedPrice <RltdPric>

Presence: [0..1]

Definition: Set of elements used to identify the price information related to the underlying transaction.

Type: This message item is composed of one of the following [TransactionPrice2Choice](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.258	{Or	DealPrice	<DealPric>	[1..1]	Amount
2.259	Or}	Proprietary	<Prtry>	[1..n]	

2.258 DealPrice <DealPric>

Presence: [1..1]

This message item is part of choice 2.257 [RelatedPrice](#).

Definition: Specifies the price of the traded financial instrument.

This is the deal price of the individual trade transaction.

If there is only one trade transaction for the execution of the trade, then the deal price could equal the executed trade price (unless, for example, the price includes commissions or rounding, or some other factor has been applied to the deal price or the executed trade price, or both).

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.259 Proprietary <Prtry>

Presence: [1..n]

*This message item is part of choice 2.257 **RelatedPrice**.*

Definition: Proprietary price specification related to the underlying transaction.

Type: *This message item is composed of the following **ProprietaryPrice2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.260		Type	<Tp>	[1..1]	Text
2.261		Price	<Pric>	[1..1]	Amount

2.260 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of price.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.261 Price <Pric>

Presence: [1..1]

Definition: Proprietary price specification related to the underlying transaction.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.262 RelatedQuantities <RltdQties>

Presence: [0..n]

Definition: Set of elements used to identify the related quantities, such as securities, in the underlying transaction.

Type: *This message item is composed of one of the following **TransactionQuantities1Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.263	{Or	Quantity	<Qty>	[1..1]	±
2.264	Or}	Proprietary	<Prtry>	[1..1]	

2.263 Quantity <Qty>

Presence: [1..1]

This message item is part of choice 2.262 RelatedQuantities.

Definition: Specifies the quantity (eg of securities) in the underlying transaction.

Type: *This message item is composed of one of the following FinancialInstrumentQuantityChoice element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
{Or	Unit	<Unit>	[1..1]	Quantity
Or	FaceAmount	<FaceAmt>	[1..1]	Amount
Or}	AmortisedValue	<AmtsdVal>	[1..1]	Amount

*For additional Type information, please refer to **FinancialInstrumentQuantityChoice** p.1023 in 'Message Item Types' section.*

2.264 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.262 RelatedQuantities.

Definition: Proprietary quantities specification defined in the underlying transaction.

Type: *This message item is composed of the following ProprietaryQuantity1 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.265		Type	<Tp>	[1..1]	Text
2.266		Quantity	<Qty>	[1..1]	Text

2.265 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of proprietary quantity reported.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.266 Quantity <Qty>

Presence: [1..1]

Definition: Provides the proprietary quantity in free format.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.267 FinancialInstrumentIdentification <FinInstrmId>

Presence: [0..1]

Definition: Identification of a security, as assigned under a formal or proprietary identification scheme.

Type: This message item is composed of one of the following **SecurityIdentification4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.268	{Or	ISIN	<ISIN>	[1..1]	Identifier
2.269	Or}	Proprietary	<Prtry>	[1..1]	

2.268 ISIN <ISIN>

Presence: [1..1]

This message item is part of choice 2.267 **FinancialInstrumentIdentification**.

Definition: International Securities Identification Number (ISIN). A numbering system designed by the United Nation's International Organisation for Standardisation (ISO). The ISIN is composed of a 2-character prefix representing the country of issue, followed by the national security number (if one exists), and a check digit. Each country has a national numbering agency that assigns ISIN numbers for securities in that country.

Data Type: ISINIdentifier

Format: [A-Z0-9]{12,12}

2.269 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.267 **FinancialInstrumentIdentification**.

Definition: Proprietary identification of an underlying financial instrument.

Type: This message item is composed of the following **AlternateSecurityIdentification2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.270		Type	<Tp>	[1..1]	Text
2.271		Identification	<Id>	[1..1]	Text

2.270 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of financial instrument identifier type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.271 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a security.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.272 Tax <Tax>

Presence: [0..1]

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

Type: This message item is composed of the following **TaxInformation3** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Creditor	<Cdtr>	[0..1]	
	Debtor	<Dbtr>	[0..1]	
	AdministrationZone	<AdmstnZn>	[0..1]	Text
	ReferenceNumber	<RefNb>	[0..1]	Text
	Method	<Mtd>	[0..1]	Text
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	[0..1]	Amount
	TotalTaxAmount	<TtlTaxAmt>	[0..1]	Amount
	Date	<Dt>	[0..1]	DateTime
	SequenceNumber	<SeqNb>	[0..1]	Quantity
	Record	<Rcrd>	[0..n]	

For additional Type information, please refer to **TaxInformation3** p.1024 in 'Message Item Types' section.

2.273 ReturnInformation <Rtrlnf>

Presence: [0..1]

Definition: Set of elements used to provide the return information.

Type: This message item is composed of the following **ReturnReasonInformation10** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.274		OriginalBankTransactionCode	<OrgnlBkTxCd>	[0..1]	
2.283		Originator	<Orgtr>	[0..1]	±
2.284		Reason	<Rsn>	[0..1]	
2.287		AdditionalInformation	<AddtlInf>	[0..n]	Text

Rule(s): ReturnReasonRule

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

2.274 OriginalBankTransactionCode <OrgnlBkTxCd>

Presence: [0..1]

Definition: Bank transaction code included in the original entry for the transaction.

Type: This message item is composed of the following **BankTransactionCodeStructure4** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.275		Domain	<Domn>	[0..1]	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.280		Proprietary	<Prtry>	[0..1]	

Rule(s): DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.275 Domain <Domn>

Presence: [0..1], R1**Definition:** Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

Type: This message item is composed of the following *BankTransactionCodeStructure5* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.276		Code	<Cd>	[1..1]	Code
2.277		Family	<Fmly>	[1..1]	

2.276 Code <Cd>

Presence: [1..1]**Definition:** Specifies the business area of the underlying transaction.**Data Type:** ExternalBankTransactionDomain1Code**Format:** maxLength: 4
minLength: 1

2.277 Family <Fmly>

Presence: [1..1]**Definition:** Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.**Type:** This message item is composed of the following *BankTransactionCodeStructure6* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.278		Code	<Cd>	[1..1]	Code
2.279		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

2.278 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamily1Code

Format: maxLength: 4
minLength: 1

2.279 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4
minLength: 1

2.280 Proprietary <Prtry>

Presence: [0..1], R1

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following *ProprietaryBankTransactionCodeStructure1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.281		Code	<Cd>	[1..1]	Text
2.282		Issuer	<Issr>	[0..1]	Text

2.281 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.282 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.283 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.284 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the return.

Type: This message item is composed of one of the following **ReturnReason5Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.285	{Or	Code	<Cd>	[1..1]	Code
2.286	Or}	Proprietary	<Prtry>	[1..1]	Text

2.285 Code <Cd>

Presence: [1..1]

This message item is part of choice [2.284 Reason](#).

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

Data Type: ExternalReturnReason1Code

Format: maxLength: 4
minLength: 1

2.286 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice [2.284 Reason](#).

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

Data Type: Max35Text
Format: maxLength: 35
minLength: 1

2.287 AdditionalInformation <AddtlInf>

Presence: [0..n], [R2](#)

Definition: Further details on the return reason.

Data Type: Max105Text
Format: maxLength: 105
minLength: 1

2.288 CorporateAction <CorpActn>

Presence: [0..1]

Definition: Set of elements used to identify the underlying corporate action.

Type: This message item is composed of the following **CorporateAction1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.289		Code	<Cd>	[0..1]	Text
2.290		Number	<Nb>	[0..1]	Text
2.291		Proprietary	<Prtry>	[0..1]	Text

2.289 Code <Cd>

Presence: [0..1]

Definition: Specifies the code of corporate action event, in free-text format.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.290 Number <Nb>

Presence: [0..1]

Definition: Reference assigned by the account servicer to unambiguously identify a corporate action event.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.291 Proprietary <Prtry>

Presence: [0..1]

Definition: Proprietary corporate action event information.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.292 SafekeepingAccount <SfkpgAcct>

Presence: [0..1]

Definition: Safekeeping or investment account. A safekeeping account is an account on which a securities entry is made.

An investment account is an account between an investor(s) and a fund manager or a fund. The account can contain holdings in any investment fund or investment fund class managed (or distributed) by the fund manager, within the same fund family.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.293 AdditionalTransactionInformation <AddtlTxInf>

Presence: [0..1]

Definition: Further details of the transaction.

Data Type: Max500Text

Format: maxLength: 500

minLength: 1

2.294 AdditionalEntryInformation <AddtlNtryInf>

Presence: [0..1]

Definition: Further details of the entry.

Data Type: Max500Text

Format: maxLength: 500

minLength: 1

2.295 AdditionalNotificationInformation <AddtlNtfctnInf>

Presence: [0..1]

Definition: Further details of the account notification.

Data Type: Max500Text

Format: maxLength: 500

minLength: 1

Business Example

Narrative

Besides providing an intraday AccountReport at 12.30 PM (see example with BankToCustomerAccountReport), AAAA Banken and Finpetrol have agreed on a credit notification service, for all incoming credits above a certain threshold. On 18 October 2010, at 1.20 PM, AAAASESS sends a BankToCustomerDebitCreditNotification to Company Finpetrol, to advise Finpetrol of an incoming credit on its account.

Business Description

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	AAAASESS-FP-00001
CreationDateTime	<CreDtTm>	2010-10-18T13:20:00+01:00
Notification	<Ntfctn>	
Identification	<Id>	AAAASESS-FP-CN-98765
CreationDateTime	<CreDtTm>	2010-10-18T13:20:00+01:00
Account	<Acct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	50000000054910000003

Message Definition Report

camt.054.001.02 BankToCustomerDebitCreditNotificationV02

Owner	<Ownr>	
Name	<Nm>	FINPETROL
Servicer	<Svr>	
FinancialInstitutionIdentification	<FinInstnId>	
Name	<Nm>	AAAA BANKEN
PostalAddress	<PstlAdr>	
Country	<Ctry>	SE
Entry	<Ntry>	
Amount	<Amt>	SEK 105678.50
CreditDebitIndicator	<CdtDbtInd>	CRDT
Status	<Sts>	BOOK
BookingDate	<BookgDt>	
DateTime	<DtTm>	2010-10-18T13:15:00+01:00
ValueDate	<ValDt>	
Date	<Dt>	2010-10-18
AccountServicerReference	<AcctSvrRef>	AAAASESS-FP-CN-98765/01
BankTransactionCode	<BkTxCd>	
Domain	<Domn>	
Code	<Cd>	PAYM
Family	<Fmly>	
Code	<Cd>	0001
SubFamilyCode	<SbFmlyCd>	0005
EntryDetails	<NtryDtls>	
TransactionDetails	<TxDtls>	
References	<Refs>	
EndToEndIdentification	<EndToEndId>	MUELL/FINP/RA12345
RelatedParties	<RltdPties>	
Debtor	<Dbtr>	
Name	<Nm>	MUELLER

XML Instance

pacs.002.001.03 FIToFIPaymentStatusReportV03

Message Functionality

Scope

The FinancialInstitutionToFinancialInstitutionPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.

Usage

The FIToFIPaymentStatusReport message is exchanged between agents to provide status information about instructions previously sent. Its usage will always be governed by a bilateral agreement between the agents.

The FIToFIPaymentStatusReport message can be used to provide information about the status (e.g. rejection, acceptance) of a credit transfer instruction, a direct debit instruction, as well as other intra-agent instructions (for example FIToFIPaymentCancellationRequest).

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

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

Outline

The FIToFIPaymentStatusReport message is composed of three building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification, CreationDateAndTime.

B. Original Group Information and Status

This building block is mandatory and present once. It contains elements such as OriginalMessageIdentification, OriginalMessageNameIdentification, GroupStatus.

C. Transaction Information and Status

This building block is optional and repetitive. It contains elements referencing the original instruction (for example OriginalEndToEndIdentification), elements relating to the PaymentStatusReport (for example StatusReasonInformation). The TransactionInformationAndStatus block may also transport a set of elements from the original instruction.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
		<i>Message root</i>	<FIToFIPmtStsRpt>	[1..1]		

Message Definition Report

pacs.002.001.03 FIToFIPaymentStatusReportV03

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		InstructingAgent	<InstgAgt>	[0..1]	±	
1.4		InstructedAgent	<InstdAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.0		OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..1]		
2.1		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text	
2.2		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text	
2.3		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime	
2.4		OriginalNumberOfTransactions	<OrgnlNbOfTxns>	[0..1]	Text	
2.5		OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Quantity	
2.6		GroupStatus	<GrpSts>	[0..1]	Code	R5
2.7		StatusReasonInformation	<StsRsnInf>	[0..n]		
2.8		Originator	<Orgtr>	[0..1]	±	
2.9		Reason	<Rsn>	[0..1]		
2.10	{Or}	Code	<Cd>	[1..1]	Code	
2.11	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.12		AdditionalInformation	<AddtlInf>	[0..n]	Text	R6
2.13		NumberOfTransactionsPerStatus	<NbOfTxnsPerSts>	[0..n]		
2.14		DetailedNumberOfTransactions	<DtldNbOfTxns>	[1..1]	Text	
2.15		DetailedStatus	<DtldSts>	[1..1]	Code	
2.16		DetailedControlSum	<DtldCtrlSum>	[0..1]	Quantity	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
3.0		TransactionInformationAndStatus	<TxInfAndSts>	[0..n]		
3.1		StatusIdentification	<StsId>	[0..1]	Text	
3.2		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text	
3.3		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.4</u>		OriginalTransactionIdentification	<OrgnlTxId>	[0..1]	Text	
<u>3.5</u>		TransactionStatus	<TxSts>	[0..1]	Code	R1 R2 R3 R4
<u>3.6</u>		StatusReasonInformation	<StsRsnInf>	[0..n]		
<u>3.7</u>		Originator	<Orgtr>	[0..1]	+	
<u>3.8</u>		Reason	<Rsn>	[0..1]		
<u>3.9</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.10</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.11</u>		AdditionalInformation	<AddtlInf>	[0..n]	Text	R6
<u>3.12</u>		ChargesInformation	<ChrgsInf>	[0..n]		
<u>3.13</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.14</u>		Party	<Pty>	[1..1]	+	
<u>3.15</u>		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime	
<u>3.16</u>		AccountServicerReference	<AcctSvrRef>	[0..1]	Text	
<u>3.17</u>		ClearingSystemReference	<ClrSysRef>	[0..1]	Text	
<u>3.18</u>		InstructingAgent	<InstgAgt>	[0..1]	+	
<u>3.19</u>		InstructedAgent	<InstdAgt>	[0..1]	+	
<u>3.20</u>		OriginalTransactionReference	<OrgnlTxRef>	[0..1]		
<u>3.21</u>		InterbankSettlementAmount	<IntrBkSttlmAmt>	[0..1]	Amount	
<u>3.22</u>		Amount	<Amt>	[0..1]		
<u>3.23</u>	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount	
<u>3.24</u>	Or}	EquivalentAmount	<EqvtAmt>	[1..1]		
<u>3.25</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.26</u>		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code	
<u>3.27</u>		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	
<u>3.28</u>		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime	
<u>3.29</u>		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	DateTime	
<u>3.30</u>		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	+	
<u>3.31</u>		SettlementInformation	<SttlmInf>	[0..1]		
<u>3.32</u>		SettlementMethod	<SttlmMtd>	[1..1]	Code	
<u>3.33</u>		SettlementAccount	<SttlmAcct>	[0..1]	+	R11 R9
<u>3.34</u>		ClearingSystem	<ClrSys>	[0..1]		R8 R9

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
3.35	{Or	Code	<Cd>	[1..1]	Code	
3.36	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.37		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±	R10 R11 R7 R8
3.38		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcc>	[0..1]	±	R12
3.39		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±	R10 R11 R7 R8
3.40		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcc>	[0..1]	±	R13
3.41		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±	R11 R8
3.42		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcc>	[0..1]	±	R14
3.43		PaymentTypeInformation	<PmtTpInf>	[0..1]		
3.44		InstructionPriority	<InstrPrty>	[0..1]	Code	
3.45		ClearingChannel	<ClrChnl>	[0..1]	Code	
3.46		ServiceLevel	<SvcLvl>	[0..1]		
3.47	{Or	Code	<Cd>	[1..1]	Code	
3.48	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.49		LocalInstrument	<LclInstrm>	[0..1]		
3.50	{Or	Code	<Cd>	[1..1]	Code	
3.51	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.52		SequenceType	<SeqTp>	[0..1]	Code	
3.53		CategoryPurpose	<CtgyPurp>	[0..1]		
3.54	{Or	Code	<Cd>	[1..1]	Code	
3.55	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.56		PaymentMethod	<PmtMtd>	[0..1]	Code	
3.57		MandateRelatedInformation	<MndtRltdInf>	[0..1]		
3.58		MandateIdentification	<MndtId>	[0..1]	Text	
3.59		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime	
3.60		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator	
3.61		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]		R15 R16

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.62</u>		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text	
<u>3.63</u>		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±	
<u>3.64</u>		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±	
<u>3.65</u>		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±	
<u>3.66</u>		OriginalDebtor	<OrgnlDbtr>	[0..1]	±	
<u>3.67</u>		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±	
<u>3.68</u>		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±	
<u>3.69</u>		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±	
<u>3.70</u>		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime	
<u>3.71</u>		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code	
<u>3.72</u>		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text	
<u>3.73</u>		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime	
<u>3.74</u>		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime	
<u>3.75</u>		Frequency	<Frqcy>	[0..1]	Code	
<u>3.76</u>		RemittanceInformation	<RmtInf>	[0..1]		
<u>3.77</u>		Unstructured	<Ustrd>	[0..n]	Text	
<u>3.78</u>		Structured	<Strd>	[0..n]		
<u>3.79</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
<u>3.80</u>		Type	<Tp>	[0..1]		
<u>3.81</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>3.82</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.83</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.84</u>		Issuer	<Issr>	[0..1]	Text	
<u>3.85</u>		Number	<Nb>	[0..1]	Text	
<u>3.86</u>		RelatedDate	<RltdDt>	[0..1]	DateTime	
<u>3.87</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
<u>3.88</u>		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
<u>3.89</u>		DiscountAppliedAmount	<DscntAppldAmt>	[0..1]	Amount	
<u>3.90</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
<u>3.91</u>		TaxAmount	<TaxAmt>	[0..1]	Amount	
<u>3.92</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRs n>	[0..n]		
<u>3.93</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.94</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
<u>3.95</u>		Reason	<Rsn>	[0..1]	Text	
<u>3.96</u>		AdditionalInformation	<AddtlInf>	[0..1]	Text	
<u>3.97</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount	
<u>3.98</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
<u>3.99</u>		Type	<Tp>	[0..1]		
<u>3.100</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>3.101</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.102</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.103</u>		Issuer	<Issr>	[0..1]	Text	
<u>3.104</u>		Reference	<Ref>	[0..1]	Text	
<u>3.105</u>		Invoicer	<Inver>	[0..1]	±	
<u>3.106</u>		Invoicee	<Invcee>	[0..1]	±	
<u>3.107</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	
<u>3.108</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
<u>3.109</u>		Debtor	<Dbtr>	[0..1]	±	
<u>3.110</u>		DebtorAccount	<DbtrAcct>	[0..1]	±	
<u>3.111</u>		DebtorAgent	<DbtrAgt>	[0..1]	±	
<u>3.112</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	
<u>3.113</u>		CreditorAgent	<CdtrAgt>	[0..1]	±	
<u>3.114</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	
<u>3.115</u>		Creditor	<Cdtr>	[0..1]	±	
<u>3.116</u>		CreditorAccount	<CdtrAcct>	[0..1]	±	
<u>3.117</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±	

Rules and Guidelines

Rules

R1 GroupStatusAcceptedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

R2 GroupStatusPendingRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to PDNG, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

R3 GroupStatusRejectedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT, then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT.

R4 GroupStatusReceivedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD, then TransactionInformationAndStatus/TransactionStatus is not allowed.

R5 StatusReasonInformationRule

If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.

R6 StatusReasonRule

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

R7 ThirdReimbursementAgentRule

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

R8 SettlementMethodAgentRule

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

R9 SettlementMethodCoverRule

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

R10 SettlementMethodCoverAgentRule

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

R11 SettlementMethodClearingRule

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

R12 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

R13 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

R14 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

R15 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

R16 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

*The following section identifies the elements of the **FIToFIPaymentStatusReportV03** message definition.*

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

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

Type: The **GroupHeader** block is composed of the following **GroupHeader37** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		InstructingAgent	<InstgAgt>	[0..1]	±
1.4		InstructedAgent	<InstdAgt>	[0..1]	±

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

1.3 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 status message and not the party that sent the original instruction that is being reported on.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

1.4 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 status message and not the party that received the original instruction that is being reported on.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.0 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

Presence: [1..1]

Definition: Original group information concerning the group of transactions, to which the status report message refers to.

Type: *The OriginalGroupInformationAndStatus block is composed of the following OriginalGroupInformation20 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text
2.2		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text
2.3		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime
2.4		OriginalNumberOfTransactions	<OrgnlNbOfTxs>	[0..1]	Text
2.5		OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Quantity
2.6		GroupStatus	<GrpSts>	[0..1]	Code
2.7		StatusReasonInformation	<StsRsnInf>	[0..n]	
2.13		NumberOfTransactionsPerStatus	<NbOfTxsPerSts>	[0..n]	

Rule(s): StatusReasonInformationRule

If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.

Guideline(s): NumberOfTransactionPerStatusGuideline

OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART'.

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Data Type: ISODateTime

2.4 OriginalNumberOfTransactions <OrgnI NbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions contained in the original message.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.5 OriginalControlSum <OrgnI CtrlSum>

Presence: [0..1]

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

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.6 GroupStatus <GrpSts>

Presence: [0..1], R5

Definition: Specifies the status of a group of transactions.

Data Type: Code

When this message item is present, one of the following TransactionGroupStatus3Code values must be used:

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
PART	PartiallyAccepted	A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RCVD	Received	Payment initiation has been received by the receiving agent.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..n]

Definition: Set of elements used to provide detailed information on the status reason.

Type: This message item is composed of the following **StatusReasonInformation8** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.8		Originator	<Orgtr>	[0..1]	±
2.9		Reason	<Rsn>	[0..1]	
2.12		AdditionalInformation	<AddtlInf>	[0..n]	Text

Rule(s): StatusReasonRule

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

2.8 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.9 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Type: This message item is composed of one of the following **StatusReason6Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.10	{Or	Code	<Cd>	[1..1]	Code
2.11	Or}	Proprietary	<Prtry>	[1..1]	Text

2.10 Code <Cd>

Presence: [1..1]

This message item is part of choice **2.9 Reason**.

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

Data Type: ExternalStatusReason1Code**Format:** maxLength: 4
minLength: 1

2.11 Proprietary <Prtry>

Presence: [1..1]*This message item is part of choice 2.9 Reason.***Definition:** Reason for the status, in a proprietary form.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1

2.12 AdditionalInformation <AddtlInft>

Presence: [0..n], R6**Definition:** Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Data Type: Max105Text**Format:** maxLength: 105
minLength: 1

2.13 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..n]**Definition:** Detailed information on the number of transactions for each identical transaction status.**Type:** *This message item is composed of the following NumberOfTransactionsPerStatus3 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.14		DetailedNumberOfTransactions	<DtldNbOfTxs>	[1..1]	Text
2.15		DetailedStatus	<DtldSts>	[1..1]	Code
2.16		DetailedControlSum	<DtldCtrlSum>	[0..1]	Quantity

2.14 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]**Definition:** Number of individual transactions contained in the message, detailed per status.**Data Type:** Max15NumericText**Format:** [0-9]{1,15}

2.15 DetailedStatus <DtldSts>

Presence: [1..1]**Definition:** Common transaction status for all individual transactions reported.**Data Type:** Code*One of the following TransactionIndividualStatus3Code values must be used:*

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

2.16 DetailedControlSum <DtldCtrlSum>

Presence: [0..1]

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

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

3.0 TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..n]

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

Type: *The TransactionInformationAndStatus block is composed of the following PaymentTransactionInformation26 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1		StatusIdentification	<StsId>	[0..1]	Text
3.2		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text
3.3		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text
3.4		OriginalTransactionIdentification	<OrgnlTxId>	[0..1]	Text
3.5		TransactionStatus	<TxSts>	[0..1]	Code
3.6		StatusReasonInformation	<StsRsnInf>	[0..n]	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.12		ChargesInformation	<ChrgsInf>	[0..n]	
3.15		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime
3.16		AccountServicerReference	<AcctSvrRef>	[0..1]	Text
3.17		ClearingSystemReference	<ClrSysRef>	[0..1]	Text
3.18		InstructingAgent	<InstgAgt>	[0..1]	±
3.19		InstructedAgent	<InstdAgt>	[0..1]	±
3.20		OriginalTransactionReference	<OrgnlTxRef>	[0..1]	

3.1 StatusIdentification <StsId>

Presence: [0..1]

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

Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.2 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.3 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.4 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.5 TransactionStatus <TxSts>

Presence: [0..1], R1, R2, R3, R4

Definition: Specifies the status of a transaction, in a coded form.

Data Type: Code

*When this message item is present, one of the following **TransactionIndividualStatus3Code** values must be used:*

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

Example:

<TxSts>RJCT</TxSts>

3.6 StatusReasonInformation <StsRsnInf>

Presence: [0..n]

Definition: Set of elements used to provide detailed information on the status reason.

Type: This message item is composed of the following **StatusReasonInformation8 element(s)**:

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.7		Originator	<Orgtr>	[0..1]	±
3.8		Reason	<Rsn>	[0..1]	
3.11		AdditionalInformation	<AddtlInf>	[0..n]	Text

Rule(s): StatusReasonRule

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

3.7 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

3.8 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Type: This message item is composed of one of the following *StatusReason6Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.9	{Or	Code	<Cd>	[1..1]	Code
3.10	Or}	Proprietary	<Prtry>	[1..1]	Text

3.9 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.8 *Reason*.

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

Data Type: ExternalStatusReason1Code

Format: maxLength: 4
minLength: 1

3.10 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.8 *Reason*.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.11 AdditionalInformation <AddtlInf>

Presence: [0..n], R6

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

3.12 ChargesInformation <ChrgsInf>

Presence: [0..n]

Definition: Provides information on the charges related to the processing of the rejection of the instruction.

Usage: This is passed on for information purposes only. Settlement of the charges will be done separately.

Type: *This message item is composed of the following **ChargesInformation5** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.13		Amount	<Amt>	[1..1]	Amount
3.14		Party	<Pty>	[1..1]	±

3.13 Amount <Amt>

Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

Example:

<Amt Ccy='EUR'>1.0</Amt>

3.14 Party <Pty>

Presence: [1..1]

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

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.15 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

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

Data Type: ISODateTime

3.16 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.17 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.18 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 status message and not the party that sent the original instruction that is being reported on.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.19 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 status message and not the party that received the original instruction that is being reported on.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to *BranchAndFinancialInstitutionIdentification4* p.996 in 'Message Item Types' section.

3.20 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Set of key elements used to identify the original transaction that is being referred to.

Type: This message item is composed of the following *OriginalTransactionReference13* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.21		InterbankSettlementAmount	<IntrBkSttlmAmt>	[0..1]	Amount
3.22		Amount	<Amt>	[0..1]	
3.27		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	Date/Time
3.28		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	Date/Time
3.29		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	Date/Time
3.30		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±
3.31		SettlementInformation	<SttlmInf>	[0..1]	
3.43		PaymentTypeInformation	<PmtTpInf>	[0..1]	
3.56		PaymentMethod	<PmtMtd>	[0..1]	Code
3.57		MandateRelatedInformation	<MndtRltdInf>	[0..1]	
3.76		RemittanceInformation	<RmtInf>	[0..1]	
3.108		UltimateDebtor	<UltmtDbtr>	[0..1]	±
3.109		Debtor	<Dbtr>	[0..1]	±
3.110		DebtorAccount	<DbtrAcct>	[0..1]	±
3.111		DebtorAgent	<DbtrAgt>	[0..1]	±
3.112		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
3.113		CreditorAgent	<CdtrAgt>	[0..1]	±
3.114		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
3.115		Creditor	<Cdtr>	[0..1]	±

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.116		CreditorAccount	<CdtrAcct>	[0..1]	±
3.117		UltimateCreditor	<UltmtCdtr>	[0..1]	±

3.21 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.22 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.

Type: This message item is composed of one of the following **AmountType3Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.23	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount
3.24	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	

3.23 InstructedAmount <InstdAmt>

Presence: [1..1]

*This message item is part of choice 3.22 **Amount**.*

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: **ActiveOrHistoricCurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): **ActiveOrHistoricCurrencyAndAmount**

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.24 EquivalentAmount <EqvtAmt>

Presence: [1..1]

*This message item is part of choice 3.22 **Amount**.*

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.

Type: *This message item is composed of the following **EquivalentAmount2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.25		Amount	<Amt>	[1..1]	Amount
3.26		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code

3.25 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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: **ActiveOrHistoricCurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): **ActiveOrHistoricCurrencyAndAmount**

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.26 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.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

3.27 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.

Data Type: ISODate

3.28 RequestedCollectionDate <ReqdCollnDt>

Presence: [0..1]

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

Data Type: ISODate

3.29 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.

Data Type: ISODate

3.30 CreditorSchemeIdentification <CdtrSchmIdf>

Presence: [0..1]

Definition: Credit party that signs the mandate.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.31 SettlementInformation <SttlmInft>

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.

Type: This message item is composed of the following [SettlementInformation13](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.32		SettlementMethod	<SttlmMtd>	[1..1]	Code
3.33		SettlementAccount	<SttlmAcct>	[0..1]	±
3.34		ClearingSystem	<ClrSys>	[0..1]	
3.37		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±
3.38		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>	[0..1]	±
3.39		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±
3.40		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>	[0..1]	±
3.41		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±
3.42		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>	[0..1]	±

Rule(s): InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

SettlementMethodAgentRule

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

SettlementMethodClearingRule

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

SettlementMethodCoverAgentRule

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

SettlementMethodCoverRule

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

ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

ThirdReimbursementAgentRule

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

3.32 SettlementMethod <StlMtd>

Presence: [1..1]

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

Data Type: Code

One of the following SettlementMethod1Code values must be used:

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
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.

Example:

<StlMtd>INGA</StlMtd>

3.33 SettlementAccount <StlAcct>

Presence: [0..1], R11, R9

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

Type: This message item is composed of the following *CashAccount16* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to *CashAccount16* p.949 in 'Message Item Types' section.

3.34 ClearingSystem <ClrSys>

Presence: [0..1], R8, R9

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

Type: This message item is composed of one of the following *ClearingSystemIdentification3Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.35	{Or	Code	<Cd>	[1..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.36	Or}	Proprietary	<Prtry>	[1..1]	Text

3.35 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.34 [ClearingSystem](#).

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

Data Type: ExternalCashClearingSystem1Code

Format: maxLength: 3
minLength: 1

3.36 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.34 [ClearingSystem](#).

Definition: Clearing system identification in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.37 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1], [R10](#), [R11](#), [R7](#), [R8](#)

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.

Type: *This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.38 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1], [R12](#)

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

Type: *This message item is composed of the following [CashAccount16](#) element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.39 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1], [R10](#), [R11](#), [R7](#), [R8](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.40 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1], [R13](#)

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

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.41 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1], [R11](#), [R8](#)

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.42 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1], R14

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

3.43 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

Type: This message item is composed of the following **PaymentTypeInformation22** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.44		InstructionPriority	<InstrPrty>	[0..1]	Code
3.45		ClearingChannel	<ClrChnl>	[0..1]	Code
3.46		ServiceLevel	<SvcLvl>	[0..1]	
3.49		LocalInstrument	<LclInstrnm>	[0..1]	
3.52		SequenceType	<SeqTp>	[0..1]	Code
3.53		CategoryPurpose	<CtgyPurp>	[0..1]	

3.44 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.

Data Type: Code

When this message item is present, one of the following **Priority2Code** values must be used:

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

3.45 ClearingChannel <ClrChnl>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following **ClearingChannel2Code** values must be used:

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

3.46 ServiceLevel <SvcLvl>

Presence: [0..1]

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

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.47	{Or	Code	<Cd>	[1..1]	Code
3.48	Or}	Proprietary	<Prtry>	[1..1]	Text

3.47 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.46 **ServiceLevel**.

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

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

3.48 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.46 **ServiceLevel**.

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

Data Type: Max35Text**Format:** maxLength: 35
minLength: 1

3.49 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.

Type: *This message item is composed of one of the following LocalInstrument2Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.50	{Or	Code	<Cd>	[1..1]	Code
3.51	Or}	Proprietary	<Prtry>	[1..1]	Text

3.50 Code <Cd>

Presence: [1..1]*This message item is part of choice 3.49 LocalInstrument.***Definition:** Specifies the local instrument, as published in an external local instrument code list.**Data Type:** ExternalLocalInstrument1Code**Format:** maxLength: 35
minLength: 1

3.51 Proprietary <Prtry>

Presence: [1..1]*This message item is part of choice 3.49 LocalInstrument.***Definition:** Specifies the local instrument, as a proprietary code.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1

3.52 SequenceType <SeqTp>

Presence: [0..1]**Definition:** Identifies the direct debit sequence, such as first, recurrent, final or one-off.**Data Type:** Code*When this message item is present, one of the following SequenceType1Code values must be used:*

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First 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.

Code	Name	Definition
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

3.53 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.

Type: *This message item is composed of one of the following CategoryPurpose1Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.54	{Or	Code	<Cd>	[1..1]	Code
3.55	Or}	Proprietary	<Prtry>	[1..1]	Text

3.54 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.53 CategoryPurpose.

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

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4
minLength: 1

3.55 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.53 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.56 PaymentMethod <PmtMtd>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following PaymentMethod4Code values must be used:

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
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.

Code	Name	Definition
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.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

3.57 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

Type: This message item is composed of the following **MandateRelatedInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.58		MandateIdentification	<MndtId>	[0..1]	Text
3.59		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime
3.60		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator
3.61		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	
3.72		ElectronicSignature	<ElctrneSgntr>	[0..1]	Text
3.73		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime
3.74		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime
3.75		Frequency	<Frqcy>	[0..1]	Code

Rule(s): AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

3.58 MandateIdentification <MndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.59 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Data Type: ISODate

3.60 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Data Type: One of the following **TrueFalseIndicator** values must be used:

MeaningWhenTrue: True
MeaningWhenFalse: False

Example:

<AmdmntInd>false</AmdmntInd>

3.61 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1], R15, R16

Definition: List of mandate elements that have been modified.

Type: This message item is composed of the following **AmendmentInformationDetails6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.62		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text
3.63		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±
3.64		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±
3.65		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±
3.66		OriginalDebtor	<OrgnlDbtr>	[0..1]	±
3.67		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±
3.68		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±
3.69		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±
3.70		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime
3.71		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code

3.62 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.63 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.64 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.65 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.66 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.67 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

3.68 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.69 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

3.70 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Data Type: ISODate

3.71 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]**Definition:** Original frequency that has been modified.**Data Type:** Code*When this message item is present, one of the following Frequency1Code values must be used:*

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

3.72 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]**Definition:** Additional security provisions, such as a digital signature, as provided by the debtor.**Data Type:** Max1025Text**Format:** maxLength: 1025
minLength: 1

3.73 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]**Definition:** Date of the first collection of a direct debit as per the mandate.**Data Type:** ISODate

3.74 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]**Definition:** Date of the final collection of a direct debit as per the mandate.**Data Type:** ISODate

3.75 Frequency <Frqcy>

Presence: [0..1]**Definition:** Regularity with which direct debit instructions are to be created and processed.**Data Type:** Code*When this message item is present, one of the following Frequency1Code values must be used:*

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.

Code	Name	Definition
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

3.76 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.

Type: This message item is composed of the following **RemittanceInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.77		Unstructured	<Ustrd>	[0..n]	Text
3.78		Structured	<Strd>	[0..n]	

3.77 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

3.78 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.79		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
3.87		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
3.98		CreditorReferenceInformation	<CdtrReflnf>	[0..1]	
3.105		Invoicer	<Inver>	[0..1]	±
3.106		Invoicee	<Invcee>	[0..1]	±
3.107		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

3.79 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.80		Type	<Tp>	[0..1]	
3.85		Number	<Nb>	[0..1]	Text
3.86		RelatedDate	<RltdDt>	[0..1]	DateTime

3.80 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.81		CodeOrProprietary	<CdOrPrtry>	[1..1]	
3.84		Issuer	<Issr>	[0..1]	Text

3.81 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.82	{Or	Code	<Cd>	[1..1]	Code
3.83	Or}	Proprietary	<Prtry>	[1..1]	Text

3.82 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.81 **CodeOrProprietary**.

Definition: Document type in a coded form.

Data Type: Code

One of the following **DocumentType5Code** values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.

Code	Name	Definition
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

3.83 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.81 CodeOrProprietary.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.84 Issuer <Issr>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.85 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.86 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

3.87 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: This message item is composed of the following *RemittanceAmount1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.88		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
3.89		DiscountAppliedAmount	<DscntAppldAmt>	[0..1]	Amount
3.90		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
3.91		TaxAmount	<TaxAmt>	[0..1]	Amount
3.92		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
3.97		RemittedAmount	<RmtedAmt>	[0..1]	Amount

3.88 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.89 DiscountAppliedAmount <DscntAppldAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.90 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.91 TaxAmount <TaxAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.92 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.93		Amount	<Amt>	[1..1]	Amount
3.94		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
3.95		Reason	<Rsn>	[0..1]	Text
3.96		AdditionalInformation	<AddtlInf>	[0..1]	Text

3.93 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

3.94 CreditDebitIndicator <CdtDbtInd>**Presence:** [0..1]**Definition:** Specifies whether the adjustment must be subtracted or added to the total amount.**Data Type:** Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

3.95 Reason <Rsn>**Presence:** [0..1]**Definition:** Specifies the reason for the adjustment.**Data Type:** Max4Text**Format:** maxLength: 4

minLength: 1

3.96 AdditionalInformation <AddtlInfr>**Presence:** [0..1]**Definition:** Provides further details on the document adjustment.**Data Type:** Max140Text**Format:** maxLength: 140

minLength: 1

3.97 RemittedAmount <RmtdAmt>**Presence:** [0..1]**Definition:** Amount of money remitted for the referred document.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.98 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.99		Type	<Tp>	[0..1]	
3.104		Reference	<Ref>	[0..1]	Text

3.99 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following **CreditorReferenceType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.100		CodeOrProprietary	<CdOrPrtry>	[1..1]	
3.103		Issuer	<Issr>	[0..1]	Text

3.100 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following **CreditorReferenceType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.101	{Or	Code	<Cd>	[1..1]	Code
3.102	Or}	Proprietary	<Prtry>	[1..1]	Text

3.101 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.100 **CodeOrProprietary**.

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

Data Type: Code

One of the following **DocumentType3Code** values must be used:

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

3.102 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.100 CodeOrProprietary.

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.103 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.104 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.105 Invoicer <Invcr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.106 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.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.107 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

3.108 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.109 Debtor <Dbtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.110 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.111 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.112 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.113 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.114 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.115 Creditor <Cdtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.116 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.117 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

Business Example

Business Example - Status of a FIToFICustomerDirectDebit

Narrative

On 28 June 2010, ABABUS23 received an FIToFICustomerDirectDebit message from AAAAUS29. On 29 June 2010, ABABUS23 rejects the FI2FICustomerDirectDebit message by sending an FIToFIPaymentStatusReport message to AAAAUS29, referring to the original instruction and indicating the reason for the rejection.

Notes :

1. the FIToFICustomerDirectDebit instruction from AAAAUS29 to ABABUS23 is included in the business example section of the FITiFICustomerDirectDebit message.
2. as AAAU29 has not yet credited the account of its customer, Virgay, in its turn, AAAAUS29 will send a CustomerPaymentStatusReport to inform Virgay of the rejection. This example is included in the business example section of the PaymentStatusReport message in the Payments Initiation Message Reference Guide.

Business Description

PaymentStatusReport from ABABUS23 to AAAAUS29 :

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	ABABUS23-STATUS-456/04
CreationDateTime	<CreDtTm>	2010-06-29T09:56:00
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	ABABUS23
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAUS29
OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	
OriginalMessageIdentification	<OrgnlMsgId>	AAAA100628-123v
OriginalMessageNameIdentification	<OrgnlMsgNmId>	pacs.003.001.02

Message Definition Report

pacs.002.001.03 FIToFIPaymentStatusReportV03

OriginalCreationDateAndTime	<OrgnlCreDtTm>	2010-06-28T10:05:00
TransactionInformationAndStatus	<TxInfAndSts>	
StatusIdentification	<StsId>	AB/8568
OriginalEndToEndIdentification	<OrgnlEndToEndId>	VA060327/0123
OriginalTransactionIdentification	<OrgnlTxId>	AAAAUS29/100628/ad458
TransactionStatus	<TxSts>	RJCT
StatusReasonInformation	<StsRsnInf>	
Originator	<Orgtr>	
Identification	<Id>	
OrganisationIdentification	<OrgId>	
BICOrBEI	<BICOrBEI>	ABABUS23
Reason	<Rsn>	
Code	<Cd>	AM05
OriginalTransactionReference	<OrgnlTxRef>	
InterbankSettlementAmount	<RtrdIntrBkStlmtAmt>	USD 1025
InterbankSettlementDate	<IntrBkStlmtDt>	2010-06-28
RequestedCollectionDate	<ReqdColltnDt>	2010-07-13
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	VIRGAY123
Debtor	<Dbtr>	
Name	<Nm>	Jones
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Hudson Street
BuildingNumber	<BldgNb>	19
PostCode	<PstCd>	NJ 07302
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
Creditor	<Cdtr>	Virgay
Name	<Name>	
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Virginia Lane
BuildingNumber	<BldgNb>	36
PostCode	<PstCd>	NJ 07311
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US

XML Instance

```
<FIToFIPmtStsRpt>
  <GrpHdr>
    <MsgId>ABABUS23-STATUS-456/04</MsgId>
    <CreDtTm>2010-06-29T09:56:00</CreDtTm>
    <InstgAgt>
      <FinInstnId>
        <BIC>ABABUS23</BIC>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BIC>AAAAUS29</BIC>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>AAAA100628-123v</OrgnlMsgId>
    <OrgnlMsgNmId>pacs.003.001.02</OrgnlMsgNmId>
    <OrgnlCreDtTm>2010-06-28T10:05:00</OrgnlCreDtTm>
  </OrgnlGrpInfAndSts>
  <TxInfAndSts>
    <StsId>AB/8568</StsId>
    <OrgnlEndToEndId>VA060327/0123</OrgnlEndToEndId>
    <OrgnlTxId>AAAAUS29/100628/ad458</OrgnlTxId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
      <Orgtr>
        <Id>
          <OrgId>
            <BICOrBEI>ABABUS23</BICOrBEI>
          </OrgId>
        </Id>
      </Orgtr>
      <Rsn>
        <Cd>AM05</Cd>
      </Rsn>
    </StsRsnInf>
    <OrgnlTxRef>
      <IntrBkSttlmAmt Ccy="USD">1025</IntrBkSttlmAmt>
      <IntrBkSttlmDt>2010-06-28</IntrBkSttlmDt>
      <ReqdColltnDt>2010-07-13</ReqdColltnDt>
      <MndtRltdInf>
        <MndtId>VIRGAY123</MndtId>
      </MndtRltdInf>
      <Dbtr>
        <Nm>Jones</Nm>
        <PstlAdr>
          <StrtNm>Hudson Street</StrtNm>
          <BldgNb>19</BldgNb>
          <PstCd>NJ 07302</PstCd>
        </PstlAdr>
      </Dbtr>
    </OrgnlTxRef>
  </TxInfAndSts>
</FIToFIPmtStsRpt>
```

```
<TwnNm>Jersey City</TwnNm>
<Ctry>US</Ctry>
</PstlAdr>
</Dbtr>
<Cdtr>
<Nm>Virgay</Nm>
<PstlAdr>
<StrtNm>Virginia Lane</StrtNm>
<BldgNb>36</BldgNb>
<PstCd>NJ 07311</PstCd>
<TwnNm>Jersey City</TwnNm>
<Ctry>US</Ctry>
</PstlAdr>
</Cdtr>
</OrgnlTxRef>
</TxInfAndSts>
</FIToFIPmtStsRpt>
```

pacs.003.001.02 FIToFICustomerDirectDebitV02

Message Functionality

Scope

The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system.
It is used to collect funds from a debtor account for a creditor.

Usage

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

The FIToFICustomerDirectDebit message does not allow for grouping: the PaymentInformation block must be present once per occurrence of a DirectDebitTransactionInformation block.

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

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

Outline

The FIToFICustomerDirectDebit message is composed of two building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateAndTime.

B. Direct Debit Transaction Information

This building block is mandatory and repetitive. It contains elements related to the debit and credit side of the transaction such as Creditor, CreditorAgent, Debtor, DebtorAgent.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
		<i>Message root</i>	<FIToFICstmrDrctDbt>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	

Message Definition Report

pacs.003.001.02 FIToFICustomerDirectDebitV02

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>1.3</u>		Authorisation	<Authstn>	[0..2]		
<u>1.4</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>1.5</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>1.6</u>		BatchBooking	<BtchBookg>	[0..1]	Indicator	
<u>1.7</u>		NumberOfTransactions	<NbOfTxns>	[1..1]	Text	
<u>1.8</u>		ControlSum	<CtrlSum>	[0..1]	Quantity	
<u>1.9</u>		TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>	[0..1]	Amount	<u>R3</u> <u>R4</u>
<u>1.10</u>		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	<u>R8</u>
<u>1.11</u>		SettlementInformation	<SttlmInf>	[1..1]		
<u>1.12</u>		SettlementMethod	<SttlmMtd>	[1..1]	Code	
<u>1.13</u>		SettlementAccount	<SttlmAcct>	[0..1]	±	<u>R10</u>
<u>1.14</u>		ClearingSystem	<ClrSys>	[0..1]		<u>R10</u> <u>R9</u>
<u>1.15</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>1.16</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>1.17</u>		PaymentTypeInformation	<PmtTpInf>	[0..1]		
<u>1.18</u>		InstructionPriority	<InstrPrty>	[0..1]	Code	
<u>1.19</u>		ClearingChannel	<ClrChnl>	[0..1]	Code	
<u>1.20</u>		ServiceLevel	<SvcLvl>	[0..1]		
<u>1.21</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>1.22</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>1.23</u>		LocalInstrument	<LoclInstrm>	[0..1]		
<u>1.24</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>1.25</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>1.26</u>		SequenceType	<SeqTp>	[0..1]	Code	
<u>1.27</u>		CategoryPurpose	<CtgyPurp>	[0..1]		
<u>1.28</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>1.29</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>1.30</u>		InstructingAgent	<InstgAgt>	[0..1]	±	
<u>1.31</u>		InstructedAgent	<InstdAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.0		DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..n]		
2.1		PaymentIdentification	<PmtId>	[1..1]		
2.2		InstructionIdentification	<InstrId>	[0..1]	Text	
2.3		EndToEndIdentification	<EndToEndId>	[1..1]	Text	
2.4		TransactionIdentification	<TxId>	[1..1]	Text	
2.5		ClearingSystemReference	<ClrSysRef>	[0..1]	Text	
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]		R7
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code	
2.8		ClearingChannel	<ClrChnl>	[0..1]	Code	
2.9		ServiceLevel	<SvcLvl>	[0..1]		
2.10	{Or	Code	<Cd>	[1..1]	Code	
2.11	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.12		LocalInstrument	<LclInstrm>	[0..1]		
2.13	{Or	Code	<Cd>	[1..1]	Code	
2.14	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.15		SequenceType	<SeqTp>	[0..1]	Code	
2.16		CategoryPurpose	<CtgyPurp>	[0..1]		
2.17	{Or	Code	<Cd>	[1..1]	Code	
2.18	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.19		InterbankSettlementAmount	<IntrBkSttlmAmt>	[1..1]	Amount	R12 R3
2.20		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	R5 R6
2.21		InstructedAmount	<InstdAmt>	[0..1]	Amount	R11
2.22		ExchangeRate	<XchgRate>	[0..1]	Rate	R13 R14 R20
2.23		ChargeBearer	<ChrgBr>	[1..1]	Code	
2.24		ChargesInformation	<ChrgsInf>	[0..n]		
2.25		Amount	<Amt>	[1..1]	Amount	R12
2.26		Party	<Pty>	[1..1]	±	
2.27		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime	
2.28		DirectDebitTransaction	<DrctDbtTx>	[0..1]		
2.29		MandateRelatedInformation	<MndtRltdInf>	[0..1]		
2.30		MandateIdentification	<MndtId>	[0..1]	Text	
2.31		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.32</u>		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator	
<u>2.33</u>		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]		R21 R22
<u>2.34</u>		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text	
<u>2.35</u>		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±	
<u>2.36</u>		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±	
<u>2.37</u>		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±	
<u>2.38</u>		OriginalDebtor	<OrgnlDbtr>	[0..1]	±	
<u>2.39</u>		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±	
<u>2.40</u>		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±	
<u>2.41</u>		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±	
<u>2.42</u>		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime	
<u>2.43</u>		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code	
<u>2.44</u>		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text	
<u>2.45</u>		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime	
<u>2.46</u>		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime	
<u>2.47</u>		Frequency	<Frqcy>	[0..1]	Code	
<u>2.48</u>		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±	
<u>2.49</u>		PreNotificationIdentification	<PreNtfctnId>	[0..1]	Text	
<u>2.50</u>		PreNotificationDate	<PreNtfctnDt>	[0..1]	DateTime	
<u>2.51</u>		Creditor	<Cdtr>	[1..1]	±	
<u>2.52</u>		CreditorAccount	<CdtrAcct>	[0..1]	±	
<u>2.53</u>		CreditorAgent	<CdtrAgt>	[1..1]	±	
<u>2.54</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	
<u>2.55</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±	
<u>2.56</u>		InitiatingParty	<InitgPty>	[0..1]	±	
<u>2.57</u>		InstructingAgent	<InstgAgt>	[0..1]	±	R2
<u>2.58</u>		InstructedAgent	<InstdAgt>	[0..1]	±	R1
<u>2.59</u>		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±	R18
<u>2.60</u>		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±	R15
<u>2.61</u>		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±	R19
<u>2.62</u>		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±	R16
<u>2.63</u>		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±	
<u>2.64</u>		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±	R17

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.65</u>		Debtor	<Dbtr>	[1..1]	±	
<u>2.66</u>		DebtorAccount	<DbtrAcct>	[1..1]	±	
<u>2.67</u>		DebtorAgent	<DbtrAgt>	[1..1]	±	
<u>2.68</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	
<u>2.69</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
<u>2.70</u>		Purpose	<Purp>	[0..1]		
<u>2.71</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>2.72</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.73</u>		RegulatoryReporting	<RgltryRptg>	[0..10]	±	
<u>2.74</u>		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]		
<u>2.75</u>		RemittanceIdentification	<RmtId>	[0..1]	Text	
<u>2.76</u>		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code	
<u>2.77</u>		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text	
<u>2.78</u>		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]		
<u>2.79</u>		Name	<Nm>	[1..1]	Text	
<u>2.80</u>		Address	<Adr>	[1..1]	±	
<u>2.81</u>		RemittanceInformation	<RmtInf>	[0..1]		
<u>2.82</u>		Unstructured	<Ustrd>	[0..n]	Text	
<u>2.83</u>		Structured	<Strd>	[0..n]		
<u>2.84</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
<u>2.85</u>		Type	<Tp>	[0..1]		
<u>2.86</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>2.87</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>2.88</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.89</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.90</u>		Number	<Nb>	[0..1]	Text	
<u>2.91</u>		RelatedDate	<RltdDt>	[0..1]	DateTime	
<u>2.92</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
<u>2.93</u>		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
<u>2.94</u>		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount	
<u>2.95</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
<u>2.96</u>		TaxAmount	<TaxAmt>	[0..1]	Amount	
<u>2.97</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRs n>	[0..n]		
<u>2.98</u>		Amount	<Amt>	[1..1]	Amount	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
<u>2.99</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.100</u>		Reason	<Rsn>	[0..1]	Text	
<u>2.101</u>		AdditionalInformation	<AddtlInf>	[0..1]	Text	
<u>2.102</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount	
<u>2.103</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
<u>2.104</u>		Type	<Tp>	[0..1]		
<u>2.105</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>2.106</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>2.107</u>	Or{	Proprietary	<Prtry>	[1..1]	Text	
<u>2.108</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.109</u>		Reference	<Ref>	[0..1]	Text	
<u>2.110</u>		Invoicer	<Invcr>	[0..1]	±	
<u>2.111</u>		Invoicee	<Invcee>	[0..1]	±	
<u>2.112</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	

Rules and Guidelines

Rules

R1 InstructedAgentRule

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

R2 InstructingAgentRule

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

R3 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

R4 TotalInterbankSettlementAmountAndSumRule

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

R5 GroupHeaderInterbankSettlementDateRule

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

R6 TransactionInterbankSettlementDateRule

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

R7 PaymentTypeInformationRule

If GroupHeader/PaymentTypeInformation is present, then DirectDebitTransactionInformation/PaymentTypeInformation is not allowed.

R8 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

R9 SettlementMethodAgentRule

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

R10 SettlementMethodClearingRule

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

R11 ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount must be present.

R12 ChargesAmountRule

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

R13 InstructedAmountAndExchangeRate1Rule

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

R14 InstructedAmountAndExchangeRate2Rule

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

R15 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

R16 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

R17 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

R18 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

R19 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

R20 InstructedAmountAndExchangeRate3Rule

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

R21 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

R22 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **FIToFICustomerDirectDebitV02** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

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

Type: The **GroupHeader** block is composed of the following **GroupHeader34** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		Authorisation	<Authstn>	[0..2]	
1.6		BatchBooking	<BtchBookg>	[0..1]	Indicator

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.7		NumberOfTransactions	<NbOfTxS>	[1..1]	Text
1.8		ControlSum	<CtrlSum>	[0..1]	Quantity
1.9		TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>	[0..1]	Amount
1.10		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
1.11		SettlementInformation	<SttlmInf>	[1..1]	
1.17		PaymentTypeInformation	<PmtTpInf>	[0..1]	
1.30		InstructingAgent	<InstgAgt>	[0..1]	±
1.31		InstructedAgent	<InstdAgt>	[0..1]	±

Rule(s): TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

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.

Type: This message item is composed of one of the following **Authorisation1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.4	{Or	Code	<Cd>	[1..1]	Code
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text

1.4 Code <Cd>

Presence: [1..1]

*This message item is part of choice 1.3 **Authorisation**.*

Definition: Specifies the authorisation, in a coded form.

Data Type: Code

*One of the following **Authorisation1Code** values must be used:*

Code	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.

1.5 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 1.3 **Authorisation**.*

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

Data Type: Max128Text

Format: maxLength: 128
minLength: 1

1.6 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.

Data Type: *One of the following **BatchBookingIndicator** values must be used:*

MeaningWhenTrue: Identifies that a batch entry for the sum of the amounts of all transactions in the message is requested.

MeaningWhenFalse: Identifies that a single entry for each of the transactions in the message is requested.

1.7 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Data Type: Max15NumericText

Format: [0-9]{1,15}

1.8 ControlSum <CtrlSum>

Presence: [0..1]

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

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

1.9 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1], R3, R4

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

Data Type: ActiveCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveCurrencyCode**.*

Format: ActiveCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveCurrencyCode

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.

Example:

<TtlIntrBkSttlmAmt Ccy='EUR'>2345</TtlIntrBkSttlmAmt>

1.10 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1], R8

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.

Data Type: ISODate

1.11 SettlementInformation <SttlmInft>

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.

Type: This message item is composed of the following **SettlementInformation** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.12		SettlementMethod	<SttlmMtd>	[1..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.13		SettlementAccount	<StlmtAcct>	[0..1]	±
1.14		ClearingSystem	<ClrSys>	[0..1]	

Rule(s): SettlementMethodAgentRule

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

SettlementMethodClearingRule

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

1.12 SettlementMethod <StlmtMtd>**Presence:** [1..1]**Definition:** Method used to settle the (batch of) payment instructions.**Data Type:** Code*One of the following SettlementMethod2Code values must be used:*

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
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.

Example:

<StlmtMtd>INGA</StlmtMtd>

1.13 SettlementAccount <StlmtAcct>**Presence:** [0..1], R10**Definition:** A specific purpose account used to post debit and credit entries as a result of the transaction.**Type:** This message item is composed of the following CashAccount16 element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to CashAccount16 p.949 in 'Message Item Types' section.***1.14 ClearingSystem <ClrSys>****Presence:** [0..1], R10, R9

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

Type: This message item is composed of one of the following **ClearingSystemIdentification3Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.15	{Or	Code	<Cd>	[1..1]	Code
1.16	Or}	Proprietary	<Prtry>	[1..1]	Text

1.15 Code <Cd>

Presence: [1..1]

This message item is part of choice **1.14 ClearingSystem**.

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

Data Type: ExternalCashClearingSystem1Code

Format: maxLength: 3
minLength: 1

1.16 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice **1.14 ClearingSystem**.

Definition: Clearing system identification in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.17 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

Type: This message item is composed of the following **PaymentTypeInformation22** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.18		InstructionPriority	<InstrPrty>	[0..1]	Code
1.19		ClearingChannel	<ClrChnl>	[0..1]	Code
1.20		ServiceLevel	<SvcLvl>	[0..1]	
1.23		LocalInstrument	<LclInstrm>	[0..1]	
1.26		SequenceType	<SeqTp>	[0..1]	Code
1.27		CategoryPurpose	<CtgyPurp>	[0..1]	

1.18 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.

Data Type: Code*When this message item is present, one of the following **Priority2Code** values must be used:*

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

1.19 ClearingChannel <ClrChan>**Presence:** [0..1]**Definition:** Specifies the clearing channel to be used to process the payment instruction.**Data Type:** Code*When this message item is present, one of the following **ClearingChannel2Code** values must be used:*

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

1.20 ServiceLevel <SvcLvl>**Presence:** [0..1]**Definition:** Agreement under which or rules under which the transaction should be processed.**Type:** This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.21	{Or	Code	<Cd>	[1..1]	Code
1.22	Or}	Proprietary	<Prtry>	[1..1]	Text

1.21 Code <Cd>**Presence:** [1..1]*This message item is part of choice 1.20 ServiceLevel.***Definition:** Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.**Data Type:** ExternalServiceLevel1Code**Format:** maxLength: 4
minLength: 1**1.22 Proprietary <Prtry>****Presence:** [1..1]*This message item is part of choice 1.20 ServiceLevel.*

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.23 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.

Type: *This message item is composed of one of the following LocalInstrument2Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.24	{Or	Code	<Cd>	[1..1]	Code
1.25	Or}	Proprietary	<Prtry>	[1..1]	Text

1.24 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.23 LocalInstrument.

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

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35
minLength: 1

1.25 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.23 LocalInstrument.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.26 SequenceType <SeqTp>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following SequenceType1Code values must be used:

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First 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.

Code	Name	Definition
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

1.27 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.

Type: *This message item is composed of one of the following CategoryPurpose1Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.28	{Or	Code	<Cd>	[1..1]	Code
1.29	Or}	Proprietary	<Prtry>	[1..1]	Text

1.28 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.27 CategoryPurpose.

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

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4
minLength: 1

1.29 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.27 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.30 InstructingAgent <InstgAgt>

Presence: [0..1]

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

Type: *This message item is composed of the following BranchAndFinancialInstitutionIdentification4 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

1.31 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).

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.0 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..n]

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

Type: The **DirectDebitTransactionInformation** block is composed of the following **DirectDebitTransactionInformation10** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		PaymentIdentification	<PmtId>	[1..1]	
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]	
2.19		InterbankSettlementAmount	<IntrBkSttlmAmt>	[1..1]	Amount
2.20		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
2.21		InstructedAmount	<InstdAmt>	[0..1]	Amount
2.22		ExchangeRate	<XchgRate>	[0..1]	Rate
2.23		ChargeBearer	<ChrgBr>	[1..1]	Code
2.24		ChargesInformation	<ChrgsInf>	[0..n]	
2.27		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime
2.28		DirectDebitTransaction	<DrctDbtTx>	[0..1]	
2.51		Creditor	<Cdtr>	[1..1]	±
2.52		CreditorAccount	<CdtrAcct>	[0..1]	±
2.53		CreditorAgent	<CdtrAgt>	[1..1]	±
2.54		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
2.55		UltimateCreditor	<UltmtCdtr>	[0..1]	±
2.56		InitiatingParty	<InitgPty>	[0..1]	±
2.57		InstructingAgent	<InstgAgt>	[0..1]	±
2.58		InstructedAgent	<InstdAgt>	[0..1]	±

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.59</u>		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±
<u>2.60</u>		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±
<u>2.61</u>		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±
<u>2.62</u>		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±
<u>2.63</u>		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±
<u>2.64</u>		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±
<u>2.65</u>		Debtor	<Dbtr>	[1..1]	±
<u>2.66</u>		DebtorAccount	<DbtrAcct>	[1..1]	±
<u>2.67</u>		DebtorAgent	<DbtrAgt>	[1..1]	±
<u>2.68</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
<u>2.69</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±
<u>2.70</u>		Purpose	<Purp>	[0..1]	
<u>2.73</u>		RegulatoryReporting	<RgltryRptg>	[0..10]	±
<u>2.74</u>		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]	
<u>2.81</u>		RemittanceInformation	<RmtInf>	[0..1]	

Rule(s): ChargesAmountRule

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

ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount must be present.

InstructedAmountAndExchangeRate1Rule

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

InstructedAmountAndExchangeRate2Rule

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

InstructedAmountAndExchangeRate3Rule

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

IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Guideline(s): UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Type: This message item is composed of the following **PaymentIdentification3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.2		InstructionIdentification	<InstrId>	[0..1]	Text
2.3		EndToEndIdentification	<EndToEndId>	[1..1]	Text
2.4		TransactionIdentification	<TxId>	[1..1]	Text
2.5		ClearingSystemReference	<ClrSysRef>	[0..1]	Text

2.2 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.3 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.4 TransactionIdentification <TxId>

Presence: [1..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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1], R7

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

Type: This message item is composed of the following **PaymentTypeInformation22** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code
2.8		ClearingChannel	<ClrChnl>	[0..1]	Code
2.9		ServiceLevel	<SvcLvl>	[0..1]	
2.12		LocalInstrument	<LclInstrm>	[0..1]	
2.15		SequenceType	<SeqTp>	[0..1]	Code
2.16		CategoryPurpose	<CtgyPurp>	[0..1]	

2.7 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.

Data Type: Code

When this message item is present, one of the following **Priority2Code** values must be used:

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

2.8 ClearingChannel <ClrChnl>

Presence: [0..1]

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

Data Type: Code

*When this message item is present, one of the following **ClearingChannel2Code** values must be used:*

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

2.9 ServiceLevel <SvcLvl>

Presence: [0..1]

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

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.10	{Or	Code	<Cd>	[1..1]	Code
2.11	Or}	Proprietary	<Prtry>	[1..1]	Text

2.10 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.9 ServiceLevel.

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

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

2.11 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.9 ServiceLevel.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.12 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.

Type: *This message item is composed of one of the following LocalInstrument2Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.13	{Or	Code	<Cd>	[1..1]	Code
2.14	Or}	Proprietary	<Prtry>	[1..1]	Text

2.13 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.12 LocalInstrument.

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

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35
minLength: 1

2.14 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.12 LocalInstrument.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.15 SequenceType <SeqTp>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following SequenceType1Code values must be used:

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First 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.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

2.16 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.

Type: This message item is composed of one of the following **CategoryPurpose1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.17	{Or	Code	<Cd>	[1..1]	Code
2.18	Or}	Proprietary	<Prtry>	[1..1]	Text

2.17 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.16 **CategoryPurpose**.

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

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4

minLength: 1

2.18 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.16 **CategoryPurpose**.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.19 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1], R12, R3

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

Data Type: ActiveCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveCurrencyCode**.

Format: ActiveCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveCurrencyCode

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.

Example:

```
<IntrBkSttlmAmt Ccy='EUR'>10.0</IntrBkSttlmAmt>
```

2.20 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1], R5, R6

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.

Data Type: ISODate

2.21 InstructedAmount <InstdAmt>

Presence: [0..1], R11

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.22 ExchangeRate <XchgRate>

Presence: [0..1], R13, R14, R20

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.

Data Type: BaseOneRate

Format: fractionDigits: 10

totalDigits: 11

2.23 ChargeBearer <ChrgBr>

Presence: [1..1]

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

Data Type: Code

*One of the following **ChargeBearerType1Code** values must be used:*

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.24 ChargesInformation <ChrgsInfo>

Presence: [0..n]

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

Type: This message item is composed of the following **ChargesInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.25		Amount	<Amt>	[1..1]	Amount
2.26		Party	<Pty>	[1..1]	±

2.25 Amount <Amt>

Presence: [1..1], R12

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

Example:

<Amt Ccy='EUR'>1.0</Amt>

2.26 Party <Pty>

Presence: [1..1]

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

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.27 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.

Data Type: ISODate

2.28 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Set of elements providing information specific to the direct debit mandate.

Type: This message item is composed of the following **DirectDebitTransaction6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.29		MandateRelatedInformation	<MndtRltdInf>	[0..1]	
2.48		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±
2.49		PreNotificationIdentification	<PreNtfctnId>	[0..1]	Text
2.50		PreNotificationDate	<PreNtfctnDt>	[0..1]	DateTime

2.29 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

Type: This message item is composed of the following **MandateRelatedInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.30		MandateIdentification	<MndtId>	[0..1]	Text
2.31		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime
2.32		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator
2.33		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	
2.44		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.45		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime
2.46		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime
2.47		Frequency	<Frqcy>	[0..1]	Code

Rule(s): AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

2.30 MandateIdentification <MndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.31 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Data Type: ISODate

2.32 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Data Type: *One of the following TrueFalseIndicator values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

Example:

<AmdmntInd>false</AmdmntInd>

2.33 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1], R21, R22

Definition: List of mandate elements that have been modified.

Type: This message item is composed of the following AmendmentInformationDetails element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.34		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text
2.35		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±
2.36		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±
2.37		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±
2.38		OriginalDebtor	<OrgnlDbtr>	[0..1]	±

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.39		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±
2.40		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±
2.41		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±
2.42		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime
2.43		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code

2.34 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.35 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.36 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to *BranchAndFinancialInstitutionIdentification4* p.996 in 'Message Item Types' section.

2.37 OriginalCreditorAgentAccount <OrgnICdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Type: This message item is composed of the following *CashAccount16* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.38 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.39 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Type: This message item is composed of the following *CashAccount16* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.40 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.41 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.42 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Data Type: ISODate

2.43 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

Data Type: Code

When this message item is present, one of the following **Frequency1Code** values must be used:

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
MNTH	Monthly	Event takes place every month or once a month.

Code	Name	Definition
QURT	Quarterly	Event takes place every three months or four times a year.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

2.44 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Data Type: Max1025Text

Format: maxLength: 1025
minLength: 1

2.45 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Data Type: ISODate

2.46 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Data Type: ISODate

2.47 Frequency <Frqcy>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following FrequencyCode values must be used:

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

2.48 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

Type: This message item is composed of the following PartyIdentification32 element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.49 PreNotificationIdentification <PreNtfctnId>

Presence: [0..1]

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

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.50 PreNotificationDate <PreNtfctnDt>

Presence: [0..1]

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

Data Type: ISODate

2.51 Creditor <Cdtr>

Presence: [1..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.52 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.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.53 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.54 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.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.55 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.56 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.57 InstructingAgent <InstgAgt>

Presence: [0..1], [R2](#)

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

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.58 InstructedAgent <InstdAgt>

Presence: [0..1], [R1](#)

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.59 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1], R18

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.60 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1], R15

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.61 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1], R19

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [**BranchAndFinancialInstitutionIdentification4**](#) p.996 in 'Message Item Types' section.

2.62 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1], [R16](#)

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

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [**CashAccount16**](#) p.949 in 'Message Item Types' section.

2.63 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor agent and creditor agent.

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

Type: This message item is composed of the following [**BranchAndFinancialInstitutionIdentification4**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [**BranchAndFinancialInstitutionIdentification4**](#) p.996 in 'Message Item Types' section.

2.64 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1], [R17](#)

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

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.65 Debtor <Dbtr>

Presence: [1..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.66 DebtorAccount <DbtrAcct>

Presence: [1..1]

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

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.67 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [**BranchAndFinancialInstitutionIdentification4**](#) p.996 in 'Message Item Types' section.

2.68 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [**CashAccount16**](#) p.949 in 'Message Item Types' section.

2.69 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

Type: This message item is composed of the following [**PartyIdentification32**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [**PartyIdentification32**](#) p.1007 in 'Message Item Types' section.

2.70 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.

Type: This message item is composed of one of the following [**Purpose2Choice**](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.71	{Or	Code	<Cd>	[1..1]	Code
2.72	Or}	Proprietary	<Prtry>	[1..1]	Text

2.71 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.70 Purpose.

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

Data Type: ExternalPurpose1Code

Format: maxLength: 4
minLength: 1

2.72 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.70 Purpose.

Definition: Purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.73 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

Type: *This message item is composed of the following RegulatoryReporting3 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	DebitCreditReportingIndicator	<DbtCdtRptgInd>	[0..1]	Code
	Authority	<Authrty>	[0..1]	
	Details	<Dtls>	[0..n]	

For additional Type information, please refer to [RegulatoryReporting3](#) p.1020 in 'Message Item Types' section.

2.74 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain.

Type: *This message item is composed of the following RemittanceLocation2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.75		RemittanceIdentification	<RmtId>	[0..1]	Text
2.76		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.77		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text
2.78		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]	

2.75 RemittanceIdentification <RmtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.76 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Data Type: Code

When this message item is present, one of the following RemittanceLocationMethod2Code values must be used:

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

2.77 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Data Type: Max2048Text

Format: maxLength: 2048
minLength: 1

2.78 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

Type: This message item is composed of the following **NameAndAddress10** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.79		Name	<Nm>	[1..1]	Text
2.80		Address	<Adr>	[1..1]	±

2.79 Name <Nm>

Presence: [1..1]

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

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

2.80 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Type: This message item is composed of the following **PostalAddress6** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

For additional Type information, please refer to **PostalAddress6** p.1017 in 'Message Item Types' section.

2.81 RemittanceInformation <RmtInft>

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.

Type: This message item is composed of the following **RemittanceInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.82		Unstructured	<Ustrd>	[0..n]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.83		Structured	<Strd>	[0..n]	

2.82 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.83 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.84		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
2.92		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
2.103		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
2.110		Invoicer	<Invcr>	[0..1]	±
2.111		Invoicee	<Invcee>	[0..1]	±
2.112		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

2.84 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.85		Type	<Tp>	[0..1]	
2.90		Number	<Nb>	[0..1]	Text
2.91		RelatedDate	<RltdDt>	[0..1]	DateTime

2.85 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.86		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.89		Issuer	<Issr>	[0..1]	Text

2.86 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following *ReferredDocumentType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.87	{Or	Code	<Cd>	[1..1]	Code
2.88	Or}	Proprietary	<Prtry>	[1..1]	Text

2.87 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.86 *CodeOrProprietary*.

Definition: Document type in a coded form.

Data Type: Code

One of the following *DocumentType5Code* values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.

Code	Name	Definition
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

2.88 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.86 **CodeOrProprietary**.*

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.89 Issuer <Issr>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.90 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.91 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

2.92 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: *This message item is composed of the following **RemittanceAmount1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.93		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
2.94		DiscountAppliedAmount	<DsctAppldAmt>	[0..1]	Amount
2.95		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.96</u>		TaxAmount	<TaxAmt>	[0..1]	Amount
<u>2.97</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
<u>2.102</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount

2.93 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.94 DiscountAppliedAmount <DscntApIldAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.95 CreditNoteAmount <CdtNoteAmt>**Presence:** [0..1]**Definition:** Amount specified for the referred document is the amount of a credit note.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.96 TaxAmount <TaxAmt>**Presence:** [0..1]**Definition:** Quantity of cash resulting from the calculation of the tax.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.97 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.98		Amount	<Amt>	[1..1]	Amount
2.99		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.100		Reason	<Rsn>	[0..1]	Text
2.101		AdditionalInformation	<AddtlInf>	[0..1]	Text

2.98 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.99 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following **CreditDebitCode** values must be used:

Code	Name	Definition
CRDT	Credit	Operation is an increase.

Code	Name	Definition
DBIT	Debit	Operation is a decrease.

2.100 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Data Type: Max4Text

Format: maxLength: 4
minLength: 1

2.101 AdditionalInformation <AddtlInft>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.102 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.103 CreditorReferenceInformation <CdtrReflnf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.104		Type	<Tp>	[0..1]	
2.109		Reference	<Ref>	[0..1]	Text

2.104 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following *CreditorReferenceType2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.105		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.108		Issuer	<Issr>	[0..1]	Text

2.105 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following *CreditorReferenceType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.106	{Or	Code	<Cd>	[1..1]	Code
2.107	Or}	Proprietary	<Prtry>	[1..1]	Text

2.106 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.105 *CodeOrProprietary*.

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

Data Type: Code

One of the following *DocumentType3Code* values must be used:

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.

Code	Name	Definition
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

2.107 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.105 **CodeOrProprietary**.*

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.108 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.109 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.110 Invoicer <Invcr>

Presence: [0..1]

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

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.111 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.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.112 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

Business Example

Narrative

On 28 June 2010, following the receipt of a CustomerDirectDebitInitiation message from its customer Virgay, AAAAUS29 in its turn sends an FIToFICustomerDirectDebit message to ABABUS23, the common correspondent for AAAAUS29 and BBBBUS39, the agent of debtor Jones.

AAAAUS29 instructs ABABUS23, under Service Level CTRV - 356, to collect USD 1025 from account 123456, owned by Jones, the debtor, and serviced by BBBBUS39. The mandate related information is also provided: the mandate reference is VIRGAY123 and the mandate was signed by Jones on 13 July 2008. The last collection is due to take place on 13 July 2015. The payment is for life insurance. The requested collection date is 13 July 2010 and charges related to the handling of the instruction are shared between the creditor and the debtor.

Note: the CustomerDirectDebitInitiation instruction sent by Virgay to AAAAUS29 is documented in the business example section of the CustomerDirectDebitInitiation message in the Payments Initiation Message Reference Guide.

Business Description

FIToFICustomerDirectDebit from AAAAUS29 to ABABUS23 :

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	AAAA100628-123v

CreationDateTime	<CreDtTm>	2010-06-28T10:05:00
NumberOfTransactions	<NbOfTxns>	1
InterbankSettlementDate	<IntrBkSttlmDt>	2010-06-28
Settlement Information	<SttlmInf>	
Settlement Method	<SttlmMtd>	INDA
PaymentTypeInformation	<PmtTpInf>	
InstructionPriority	<InstrPrty>	NORM
ServiceLevel	<SvcLvl>	
Proprietary	<Prtry>	CTRV-356
SequenceType	<SeqTp>	RCUR
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAUS29
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	ABABUS23
DirectDebitTransactionInformation	<DrctDbtTxInf>	
Payment Identification	<PmtId>	
EndToEndIdentification	<EndToEndId>	VA060713/0123
Transaction Identification	<TxId>	AAAAUS29/100628/ad458
InterbankSettlementAmount	<IntrBkSttlmAmt>	USD 1025
InstructedAmount	<InstdAmt>	USD 1025
ChargeBearer	<ChrgBr>	SHAR
RequestedCollectionDate	<ReqdColltnDt>	2010-07-13
DirectDebitTransaction	<DrctDbtTx>	
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	VIRGAY123
DateOfSignature	<DtOfSgntr>	2008-07-13
FinalCollectionDate	<FnlColltnDt>	2015-07-13
Frequency	<Frqcy>	YEAR
Creditor	<Cdtr>	
Name	<Nm>	Virgay
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Virginia Lane
BuildingNumber	<BldgNb>	36
PostCode	<PstCd>	NJ 07311
TownName	<TwnNm>	Jersey City

Message Definition Report

pacs.003.001.02 FIToFICustomerDirectDebitV02

Country	<Ctry>	US
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	789123
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAUS29
Debtor	<Dbtr>	
Name	<Nm>	Jones
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Hudson Street
BuildingNumber	<BldgNb>	19
PostCode	<PstCd>	NJ 07302
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	123456
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS39
Purpose	<Purp>	
Code	<Cd>	LIFI
RemittanceInformation	<RmtInf>	
Unstructured	<Ustrd>	LIFE INSURANCE PAYMENT/ JULY 2010

XML Instance

```

<FIToFICstmrDrctDbt>
  <GrpHdr>
    <MsgId>AAAA100628-123v</MsgId>
    <CreDtTm>2010-06-28T10:05:00</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <StlmInf>
      <StlmMtd>INDA</StlmMtd>
    </StlmInf>
    <PmtTpInf>
      <InstrPrty>NORM</InstrPrty>

```

```
<SvcLvl>
  <Prtry>CTRV-356</Prtry>
</SvcLvl>
<SeqTp>RCUR</SeqTp>
</PmtTpInf>
<InstgAgt>
  <FinInstnId>
    <BIC>AAAAUS29</BIC>
  </FinInstnId>
</InstgAgt>
<InstdAgt>
  <FinInstnId>
    <BIC>ABABUS23</BIC>
  </FinInstnId>
</InstdAgt>
</GrpHdr>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>VA060713/0123</EndToEndId>
    <TxId>AAAAUS29/100628/ad458</TxId>
  </PmtId>
  <IntrBkSttlmAmt Ccy="USD">1025</IntrBkSttlmAmt>
  <InstdAmt Ccy="USD">1025</InstdAmt>
  <ChrgBr>SHAR</ChrgBr>
  <ReqdColltnDt>2010-07-13</ReqdColltnDt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>VIRGAY123</MndtId>
      <DtOfSgntr>2008-07-13</DtOfSgntr>
      <FnColltnDt>2015-07-13</FnColltnDt>
      <Frqcy>YEAR</Frqcy>
    </MndtRltdInf>
  </DrctDbtTx>
  <Cdtr>
    <Nm>Virgay</Nm>
    <PstlAdr>
      <StrtNm>Virginia Lane</StrtNm>
      <BldgNb>36</BldgNb>
      <PstCd>NJ 07311</PstCd>
      <TwnNm>Jersey City</TwnNm>
      <Ctry>US</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>789123</Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
```

```
<BIC>AAAAUS29</BIC>
</FinInstnId>
</CdtrAgt>
<Dbtr>
<Nm>Jones</Nm>
<PstlAdr>
<StrtNm>Hudson Street</StrtNm>
<BldgNb>19</BldgNb>
<PstCd>NJ 07302</PstCd>
<TwnNm>Jersey City</TwnNm>
<Ctry>US</Ctry>
</PstlAdr>
</Dbtr>
<DbtrAcct>
<Id>
<Othr>
<Id>123456</Id>
</Othr>
</Id>
</DbtrAcct>
<DbtrAgt>
<FinInstnId>
<BIC>BBBBBUS39</BIC>
</FinInstnId>
</DbtrAgt>
<Purp>
<Cd>LIFI</Cd>
</Purp>
<RmtInf>
<Ustrd>LIFE INSURANCE PAYMENT/JULY 2010</Ustrd>
</RmtInf>
</DrctDbtTxInf>
</FIToFICstmrDrctDbt>
```

pacs.004.001.02 PaymentReturnV02

Message 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 (i.e. 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 PaymentReturn message is composed of three building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification, CreationDateAndTime, GroupReturn indicator.

B. Original Group Information

This building block is optional and present once. It contains elements such as OriginalMessageIdentification, OriginalMessageNameIdentification.

C. Transaction Information

This building block is optional and repetitive. It contains elements referencing the original instruction (for example OriginalGroupInformation, OriginalInterbankSettlementAmount), elements relating to the return instruction (for example ReturnedInstructedAmount, ChargeBearer). The TransactionInformation block may also transport a set of elements from the original instruction.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
		<i>Message root</i>	<PmtRtr>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		Authorisation	<Authstn>	[0..2]		
1.4	{Or	Code	<Cd>	[1..1]	Code	
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.6		BatchBooking	<BtchBookg>	[0..1]	Indicator	
1.7		NumberOfTransactions	<NbOfTxns>	[1..1]	Text	R3
1.8		ControlSum	<CtrlSum>	[0..1]	Quantity	R14
1.9		GroupReturn	<GrpRtr>	[0..1]	Indicator	
1.10		TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkStlmtA	[0..1]	Amount	R5 R6
1.11		InterbankSettlementDate	<IntrBkStlmtDt>	[0..1]	DateTime	R13
1.12		SettlementInformation	<StlmtInf>	[1..1]		
1.13		SettlementMethod	<StlmtMtd>	[1..1]	Code	
1.14		SettlementAccount	<StlmtAcct>	[0..1]	+	R17 R19
1.15		ClearingSystem	<ClrSys>	[0..1]		R16 R17
1.16	{Or	Code	<Cd>	[1..1]	Code	
1.17	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.18		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	+	R15 R16 R18 R19
1.19		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcc>	[0..1]	+	R20
1.20		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	+	R15 R16 R18 R19
1.21		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcc>	[0..1]	+	R21
1.22		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	+	R16 R19
1.23		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcc>	[0..1]	+	R22
1.24		InstructingAgent	<InstgAgt>	[0..1]	+	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
1.25		InstructedAgent	<InstdAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.0		OriginalGroupInformation	<OrgnlGrpInf>	[0..1]		
2.1		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text	
2.2		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text	R8
2.3		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime	
2.4		ReturnReasonInformation	<RtrRsnInf>	[0..n]		
2.5		Originator	<Orgtr>	[0..1]	±	
2.6		Reason	<Rsn>	[0..1]		R4
2.7	{Or}	Code	<Cd>	[1..1]	Code	
2.8	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.9		AdditionalInformation	<AddtlInf>	[0..n]	Text	R23

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
3.0		TransactionInformation	<TxInf>	[0..n]		R11 R12
3.1		ReturnIdentification	<RtrId>	[0..1]	Text	
3.2		OriginalGroupInformation	<OrgnlGrpInf>	[0..1]		R7
3.3		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text	
3.4		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text	
3.5		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime	
3.6		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text	
3.7		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text	
3.8		OriginalTransactionIdentification	<OrgnlTxId>	[0..1]	Text	
3.9		OriginalClearingSystemReference	<OrgnlClrSysRef>	[0..1]	Text	
3.10		OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>	[0..1]	Amount	
3.11		ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>	[1..1]	Amount	R5
3.12		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	R10 R9

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
3.13		ReturnedInstructedAmount	<RtrdInstdAmt>	[0..1]	Amount	R26
3.14		ExchangeRate	<XchgRate>	[0..1]	Rate	R24 R25
3.15		CompensationAmount	<CompstnAmt>	[0..1]	Amount	
3.16		ChargeBearer	<ChrgBr>	[0..1]	Code	
3.17		ChargesInformation	<ChrgsInf>	[0..n]		
3.18		Amount	<Amt>	[1..1]	Amount	
3.19		Party	<Pty>	[1..1]	±	
3.20		InstructingAgent	<InstgAgt>	[0..1]	±	R2
3.21		InstructedAgent	<InstdAgt>	[0..1]	±	R1
3.22		ReturnReasonInformation	<RtrRsnInf>	[0..n]		
3.23		Originator	<Orgtr>	[0..1]	±	
3.24		Reason	<Rsn>	[0..1]		
3.25	{Or}	Code	<Cd>	[1..1]	Code	
3.26	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.27		AdditionalInformation	<AddtlInf>	[0..n]	Text	R23
3.28		OriginalTransactionReference	<OrgnlTxRef>	[0..1]		
3.29		InterbankSettlementAmount	<IntrBkStlmtAmt>	[0..1]	Amount	
3.30		Amount	<Amt>	[0..1]		
3.31	{Or}	InstructedAmount	<InstdAmt>	[1..1]	Amount	
3.32	Or}	EquivalentAmount	<EqvtAmt>	[1..1]		
3.33		Amount	<Amt>	[1..1]	Amount	
3.34		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code	
3.35		InterbankSettlementDate	<IntrBkStlmtDt>	[0..1]	DateTime	
3.36		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime	
3.37		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	DateTime	
3.38		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±	
3.39		SettlementInformation	<StlmtInf>	[0..1]		
3.40		SettlementMethod	<StlmtMtd>	[1..1]	Code	
3.41		SettlementAccount	<StlmtAcct>	[0..1]	±	R17 R19
3.42		ClearingSystem	<ClrSys>	[0..1]		R16 R17
3.43	{Or}	Code	<Cd>	[1..1]	Code	
3.44	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.45		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±	R15

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
						R16 R18 R19
<u>3.46</u>		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcc>	[0..1]	±	<u>R20</u>
<u>3.47</u>		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±	R15 R16 R18 R19
<u>3.48</u>		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcc>	[0..1]	±	<u>R21</u>
<u>3.49</u>		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±	R16 R19
<u>3.50</u>		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcc>	[0..1]	±	<u>R22</u>
<u>3.51</u>		PaymentTypeInformation	<PmtTpInf>	[0..1]		
<u>3.52</u>		InstructionPriority	<InstrPrty>	[0..1]	Code	
<u>3.53</u>		ClearingChannel	<ClrChnl>	[0..1]	Code	
<u>3.54</u>		ServiceLevel	<SvcLvl>	[0..1]		
<u>3.55</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>3.56</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.57</u>		LocalInstrument	<LclInstrm>	[0..1]		
<u>3.58</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>3.59</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.60</u>		SequenceType	<SeqTp>	[0..1]	Code	
<u>3.61</u>		CategoryPurpose	<CtgyPurp>	[0..1]		
<u>3.62</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>3.63</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.64</u>		PaymentMethod	<PmtMtd>	[0..1]	Code	
<u>3.65</u>		MandateRelatedInformation	<MdntRltdInf>	[0..1]		
<u>3.66</u>		MandateIdentification	<MdntId>	[0..1]	Text	
<u>3.67</u>		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime	
<u>3.68</u>		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator	
<u>3.69</u>		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]		R27 R28
<u>3.70</u>		OriginalMandateIdentification	<OrgnlMdntId>	[0..1]	Text	
<u>3.71</u>		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.72</u>		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±	
<u>3.73</u>		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±	
<u>3.74</u>		OriginalDebtor	<OrgnlDbtr>	[0..1]	±	
<u>3.75</u>		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±	
<u>3.76</u>		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±	
<u>3.77</u>		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±	
<u>3.78</u>		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime	
<u>3.79</u>		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code	
<u>3.80</u>		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text	
<u>3.81</u>		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime	
<u>3.82</u>		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime	
<u>3.83</u>		Frequency	<Frqcy>	[0..1]	Code	
<u>3.84</u>		RemittanceInformation	<RmtInf>	[0..1]		
<u>3.85</u>		Unstructured	<Ustrd>	[0..n]	Text	
<u>3.86</u>		Structured	<Strd>	[0..n]		
<u>3.87</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
<u>3.88</u>		Type	<Tp>	[0..1]		
<u>3.89</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>3.90</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>3.91</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.92</u>		Issuer	<Issr>	[0..1]	Text	
<u>3.93</u>		Number	<Nb>	[0..1]	Text	
<u>3.94</u>		RelatedDate	<RltdDt>	[0..1]	DateTime	
<u>3.95</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
<u>3.96</u>		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
<u>3.97</u>		DiscountAppliedAmount	<DsctAppldAmt>	[0..1]	Amount	
<u>3.98</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
<u>3.99</u>		TaxAmount	<TaxAmt>	[0..1]	Amount	
<u>3.100</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRs n>	[0..n]		
<u>3.101</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.102</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>3.103</u>		Reason	<Rsn>	[0..1]	Text	
<u>3.104</u>		AdditionalInformation	<AddtlInf>	[0..1]	Text	
<u>3.105</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
<u>3.106</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
<u>3.107</u>		Type	<Tp>	[0..1]		
<u>3.108</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>3.109</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.110</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.111</u>		Issuer	<Issr>	[0..1]	Text	
<u>3.112</u>		Reference	<Ref>	[0..1]	Text	
<u>3.113</u>		Invoicer	<Invcr>	[0..1]	±	
<u>3.114</u>		Invoicee	<Invcee>	[0..1]	±	
<u>3.115</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	
<u>3.116</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
<u>3.117</u>		Debtor	<Dbtr>	[0..1]	±	
<u>3.118</u>		DebtorAccount	<DbtrAcct>	[0..1]	±	
<u>3.119</u>		DebtorAgent	<DbtrAgt>	[0..1]	±	
<u>3.120</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	
<u>3.121</u>		CreditorAgent	<CdtrAgt>	[0..1]	±	
<u>3.122</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	
<u>3.123</u>		Creditor	<Cdtr>	[0..1]	±	
<u>3.124</u>		CreditorAccount	<CdtrAcct>	[0..1]	±	
<u>3.125</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±	

Rules and Guidelines

Rules

R1 InstructedAgentRule

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

R2 InstructingAgentRule

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

R3 GroupReturnAndNumberOfTransactionsRule

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

R4 GroupReturnAndReturnReasonRule

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

R5 TotalReturnedInterbankSettlementAmountRule

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

R6 TotalReturnedInterbankSettlementAmountAndSumRule

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

R7 OriginalGroupInformationRule

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed.

R8 NoCoverSettlementMethodRule

GroupHeader/SettlementInformation/SettlementMethod must be different from COVE when returning direct debit transactions.

R9 GroupHeaderInterbankSettlementDateRule

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

R10 TransactionInterbankSettlementDateRule

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

R11 GroupReturnAndTransactionInformationNotPresentRule

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

R12 GroupReturnAndTransactionInformationPresentRule

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

R13 TotalInterbankSettlementAmountAndDateRule

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

R14 ControlSumAndGroupReturnRule

If GroupReturn is true, then ControlSum is not allowed.

R15 ThirdReimbursementAgentRule

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

R16 SettlementMethodAgentRule

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

R17 SettlementMethodCoverRule

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

R18 SettlementMethodCoverAgentRule

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

R19 SettlementMethodClearingRule

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

R20 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

R21 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

R22 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

R23 ReturnReasonRule

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

R24 ReturnedInstructedAmountAndExchangeRate1Rule

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

R25 ReturnedInstructedAmountAndExchangeRate2Rule

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

R26 ChargesInformationAndReturnedInstructedAmountRule

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

R27 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

R28 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **PaymentReturnV02** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

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

Type: The **GroupHeader** block is composed of the following **GroupHeader38** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		Authorisation	<Authstn>	[0..2]	
1.6		BatchBooking	<BtchBookg>	[0..1]	Indicator
1.7		NumberOfTransactions	<NbOfTxns>	[1..1]	Text
1.8		ControlSum	<CtrlSum>	[0..1]	Quantity
1.9		GroupReturn	<GrpRtr>	[0..1]	Indicator
1.10		TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkSttlmAmt>	[0..1]	Amount
1.11		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
1.12		SettlementInformation	<SttlmInf>	[1..1]	
1.24		InstructingAgent	<InstgAgt>	[0..1]	±
1.25		InstructedAgent	<InstdAgt>	[0..1]	±

Rule(s): ControlSumAndGroupReturnRule

If GroupReturn is true, then ControlSum is not allowed.

TotalInterbankSettlementAmountAndDateRule

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

Guideline(s): GroupReturnAndNumberOfTransactionsGuideline

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

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.

Data Type: Max35Text**Format:** maxLength: 35
minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]**Definition:** Date and time at which the message was created.**Data Type:** ISODATETIME

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.

Type: This message item is composed of one of the following **Authorisation1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.4	{Or	Code	<Cd>	[1..1]	Code
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text

1.4 Code <Cd>

Presence: [1..1]*This message item is part of choice 1.3 Authorisation.***Definition:** Specifies the authorisation, in a coded form.**Data Type:** Code*One of the following Authorisation1Code values must be used:*

Code	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.

1.5 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 1.3 **Authorisation**.*

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

Data Type: Max128Text

Format: maxLength: 128
minLength: 1

1.6 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.

Data Type: *One of the following **BatchBookingIndicator** values must be used:*

MeaningWhenTrue: Identifies that a batch entry for the sum of the amounts of all transactions in the message is requested.

MeaningWhenFalse: Identifies that a single entry for each of the transactions in the message is requested.

1.7 NumberOfTransactions <NbOfTxn>

Presence: [1..1], R3

Definition: Number of individual transactions contained in the message.

Data Type: Max15NumericText

Format: [0-9]{1,15}

1.8 ControlSum <CtrlSum>

Presence: [0..1], R14

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

Data Type: DecimalNumber

Format: fractionDigits: 17
totalDigits: 18

1.9 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).

Data Type: *One of the following **TrueFalseIndicator** values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

Example:

<GrpRtr>true</GrpRtr>

1.10 TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmntAmt>

Presence: [0..1], R5, R6

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

Data Type: ActiveCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveCurrencyCode**.*

Format: **ActiveCurrencyAndAmount**

fractionDigits: 5
minInclusive: 0
totalDigits: 18
ActiveCurrencyCode
[A-Z]{3,3}

Rule(s): **ActiveCurrencyAndAmount**

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveCurrencyCode

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.

1.11 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1], R13

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.

Data Type: ISODate

1.12 SettlementInformation <SttlmInfo>

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.

Type: This message item is composed of the following **SettlementInformation13** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>1.13</u>		SettlementMethod	<SttlmMtd>	[1..1]	Code
<u>1.14</u>		SettlementAccount	<SttlmAcct>	[0..1]	±
<u>1.15</u>		ClearingSystem	<ClrSys>	[0..1]	
<u>1.18</u>		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±
<u>1.19</u>		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>	[0..1]	±
<u>1.20</u>		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±
<u>1.21</u>		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>	[0..1]	±
<u>1.22</u>		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±
<u>1.23</u>		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>	[0..1]	±

Rule(s): InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

SettlementMethodAgentRule

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

SettlementMethodClearingRule

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

SettlementMethodCoverAgentRule

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

SettlementMethodCoverRule

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

ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

ThirdReimbursementAgentRule

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

1.13 SettlementMethod <StlMtd>

Presence: [1..1]

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

Data Type: Code

*One of the following **SettlementMethod1Code** values must be used:*

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
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.

Example:

<StlMtd>INGA</StlMtd>

1.14 SettlementAccount <StlAcct>

Presence: [0..1], R17, R19

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

Type: *This message item is composed of the following **CashAccount16** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

1.15 ClearingSystem <ClrSys>

Presence: [0..1], [R16](#), [R17](#)

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

Type: This message item is composed of one of the following [ClearingSystemIdentification3Choice](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.16	{Or	Code	<Cd>	[1..1]	Code
1.17	Or}	Proprietary	<Prtry>	[1..1]	Text

1.16 Code <Cd>

Presence: [1..1]

This message item is part of choice [1.15 ClearingSystem](#).

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

Data Type: ExternalCashClearingSystem1Code

Format: maxLength: 3
minLength: 1

1.17 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice [1.15 ClearingSystem](#).

Definition: Clearing system identification in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.18 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1], [R15](#), [R16](#), [R18](#), [R19](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [**BranchAndFinancialInstitutionIdentification4**](#) p.996 in 'Message Item Types' section.

1.19 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1], [R20](#)

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

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [**CashAccount16**](#) p.949 in 'Message Item Types' section.

1.20 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1], [R15](#), [R16](#), [R18](#), [R19](#)

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.

Type: This message item is composed of the following [**BranchAndFinancialInstitutionIdentification4**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [**BranchAndFinancialInstitutionIdentification4**](#) p.996 in 'Message Item Types' section.

1.21 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1], [R21](#)

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

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

1.22 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1], [R16](#), [R19](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

1.23 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1], [R22](#)

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

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

1.24 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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

1.25 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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.0 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

Type: The *OriginalGroupInformation* block is composed of the following [OriginalGroupInformation21](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text
2.2		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text
2.3		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime
2.4		ReturnReasonInformation	<RtrRsnInf>	[0..n]	

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1], R8

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Data Type: ISODateTime

2.4 ReturnReasonInformation <RtrRsnInf>

Presence: [0..n]

Definition: Set of elements used to provide detailed information on the return reason.

Type: This message item is composed of the following **ReturnReasonInformation9** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.5		Originator	<Orgtr>	[0..1]	+
2.6		Reason	<Rsn>	[0..1]	
2.9		AdditionalInformation	<AddtlInf>	[0..n]	Text

Rule(s): ReturnReasonRule

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

2.5 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.6 Reason <Rsn>

Presence: [0..1], R4

Definition: Specifies the reason for the return.

Type: This message item is composed of one of the following **ReturnReason5Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.7	{Or	Code	<Cd>	[1..1]	Code
2.8	Or}	Proprietary	<Prtry>	[1..1]	Text

2.7 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.6 Reason.

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

Data Type: ExternalReturnReason1Code

Format: maxLength: 4
minLength: 1

2.8 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.6 Reason.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.9 AdditionalInformation <AddtlInft>

Presence: [0..n], R23

Definition: Further details on the return reason.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

3.0 TransactionInformation <Txlnf>

Presence: [0..n], R11, R12

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

Type: The **TransactionInformation** block is composed of the following **PaymentTransactionInformation27** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1		ReturnIdentification	<RtrId>	[0..1]	Text
3.2		OriginalGroupInformation	<OrgnlGrpInf>	[0..1]	
3.6		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text
3.7		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text
3.8		OriginalTransactionIdentification	<OrgnlTxId>	[0..1]	Text
3.9		OriginalClearingSystemReference	<OrgnlClrSysRef>	[0..1]	Text
3.10		OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>	[0..1]	Amount

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.11		ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>	[1..1]	Amount
3.12		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
3.13		ReturnedInstructedAmount	<RtrdInstdAmt>	[0..1]	Amount
3.14		ExchangeRate	<XchgRate>	[0..1]	Rate
3.15		CompensationAmount	<CompstnAmt>	[0..1]	Amount
3.16		ChargeBearer	<ChrgBr>	[0..1]	Code
3.17		ChargesInformation	<ChrgsInf>	[0..n]	
3.20		InstructingAgent	<InstgAgt>	[0..1]	±
3.21		InstructedAgent	<InstdAgt>	[0..1]	±
3.22		ReturnReasonInformation	<RtrRsnInf>	[0..n]	
3.28		OriginalTransactionReference	<OrgnlTxRef>	[0..1]	

Rule(s): ChargesInformationAndReturnedInstructedAmountRule

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

ReturnedInstructedAmountAndExchangeRate1Rule

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

ReturnedInstructedAmountAndExchangeRate2Rule

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

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1], R7

Definition: Set of elements used to provide information on the original message.

Type: This message item is composed of the following **OriginalGroupInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.3		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text
3.4		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.5		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime

3.3 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.4 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.5 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Data Type: ISODateTime

3.6 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.7 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.8 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.9 OriginalClearingSystemReference <OrgnlClrSysRef>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.10 OriginallInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.11 ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>

Presence: [1..1], R5

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

Data Type: ActiveCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveCurrencyCode**.*

Format: ActiveCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveCurrencyCode

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.

3.12 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1], R10, R9

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.

Data Type: ISODate

3.13 ReturnedInstructedAmount <RtrdInstdAmt>

Presence: [0..1], R26

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.14 ExchangeRate <XchgRate>

Presence: [0..1], R24, R25

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.

Data Type: BaseOneRate

Format: fractionDigits: 10

totalDigits: 11

3.15 CompensationAmount <CompstnAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.16 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.

Data Type: Code

*When this message item is present, one of the following **ChargeBearerType1Code** values must be used:*

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

3.17 ChargesInformation <ChrgsInf>

Presence: [0..n]

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

Type: This message item is composed of the following **ChargesInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.18</u>		Amount	<Amt>	[1..1]	Amount
<u>3.19</u>		Party	<Pty>	[1..1]	±

3.18 Amount <Amt>

Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

Example:

<Amt Ccy='EUR'>1.0</Amt>

3.19 Party <Pty>

Presence: [1..1]

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

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.20 InstructingAgent <InstgAgt>

Presence: [0..1], R2

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.21 InstructedAgent <InstdAgt>

Presence: [0..1], R1

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.22 ReturnReasonInformation <RtrRsnInf>

Presence: [0..n]

Definition: Set of elements used to provide detailed information on the return reason.

Type: This message item is composed of the following **ReturnReasonInformation9** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.23		Originator	<Orgtr>	[0..1]	±
3.24		Reason	<Rsn>	[0..1]	
3.27		AdditionalInformation	<AddtlInf>	[0..n]	Text

Rule(s): ReturnReasonRule

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

3.23 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

3.24 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the return.

Type: This message item is composed of one of the following *ReturnReason5Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.25	{Or	Code	<Cd>	[1..1]	Code
3.26	Or}	Proprietary	<Prtry>	[1..1]	Text

3.25 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.24 *Reason*.

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

Data Type: ExternalReturnReason1Code

Format: maxLength: 4
minLength: 1

3.26 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.24 *Reason*.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.27 AdditionalInformation <AddtlInft>

Presence: [0..n], R23

Definition: Further details on the return reason.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

3.28 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Set of key elements used to identify the original transaction that is being referred to.

Type: This message item is composed of the following *OriginalTransactionReference13* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.29</u>		InterbankSettlementAmount	<IntrBkSttlmAmt>	[0..1]	Amount
<u>3.30</u>		Amount	<Amt>	[0..1]	
<u>3.35</u>		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
<u>3.36</u>		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime
<u>3.37</u>		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	DateTime
<u>3.38</u>		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±
<u>3.39</u>		SettlementInformation	<SttlmInf>	[0..1]	
<u>3.51</u>		PaymentTypeInformation	<PmtTpInf>	[0..1]	
<u>3.64</u>		PaymentMethod	<PmtMtd>	[0..1]	Code
<u>3.65</u>		MandateRelatedInformation	<MndtRltdInf>	[0..1]	
<u>3.84</u>		RemittanceInformation	<RmtInf>	[0..1]	
<u>3.116</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±
<u>3.117</u>		Debtor	<Dbtr>	[0..1]	±
<u>3.118</u>		DebtorAccount	<DbtrAcct>	[0..1]	±
<u>3.119</u>		DebtorAgent	<DbtrAgt>	[0..1]	±
<u>3.120</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
<u>3.121</u>		CreditorAgent	<CdtrAgt>	[0..1]	±
<u>3.122</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
<u>3.123</u>		Creditor	<Cdtr>	[0..1]	±
<u>3.124</u>		CreditorAccount	<CdtrAcct>	[0..1]	±
<u>3.125</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±

3.29 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.30 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.

Type: This message item is composed of one of the following *AmountType3Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.31	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount
3.32	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	

3.31 InstructedAmount <InstdAmt>

Presence: [1..1]

This message item is part of choice 3.30 *Amount*.

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.32 EquivalentAmount <EqvtAmt>

Presence: [1..1]

This message item is part of choice 3.30 Amount.

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.

Type: *This message item is composed of the following EquivalentAmount2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.33		Amount	<Amt>	[1..1]	Amount
3.34		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code

3.33 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.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.34 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.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

3.35 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.

Data Type: ISODate**3.36 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.

Data Type: ISODate**3.37 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.

Data Type: ISODate**3.38 CreditorSchemeIdentification <CdtrSchmeliD>****Presence:** [0..1]

Definition: Credit party that signs the mandate.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

3.39 SettlementInformation <SttlmInfo>**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.

Type: This message item is composed of the following *SettlementInformation13* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.40</u>		SettlementMethod	<StlMtd>	[1..1]	Code
<u>3.41</u>		SettlementAccount	<StlAcct>	[0..1]	±
<u>3.42</u>		ClearingSystem	<ClrSys>	[0..1]	
<u>3.45</u>		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±
<u>3.46</u>		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>	[0..1]	±
<u>3.47</u>		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±
<u>3.48</u>		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>	[0..1]	±
<u>3.49</u>		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±
<u>3.50</u>		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>	[0..1]	±

Rule(s): InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

SettlementMethodAgentRule

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

SettlementMethodClearingRule

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

SettlementMethodCoverAgentRule

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

SettlementMethodCoverRule

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

ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

ThirdReimbursementAgentRule

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

3.40 SettlementMethod <StlMtd>**Presence:** [1..1]**Definition:** Method used to settle the (batch of) payment instructions.**Data Type:** Code*One of the following SettlementMethod1Code values must be used:*

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

Code	Name	Definition
COVE	CoverMethod	Settlement is done through a cover payment.
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.

Example:

<StlmtMtd>INGA</StlmtMtd>

3.41 SettlementAccount <StlmtAcct>**Presence:** [0..1], R17, R19**Definition:** A specific purpose account used to post debit and credit entries as a result of the transaction.**Type:** This message item is composed of the following *CashAccount16* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to *CashAccount16* p.949 in 'Message Item Types' section.**3.42 ClearingSystem <ClrSys>****Presence:** [0..1], R16, R17**Definition:** Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.**Type:** This message item is composed of one of the following *ClearingSystemIdentification3Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.43	{Or	Code	<Cd>	[1..1]	Code
3.44	Or}	Proprietary	<Prtry>	[1..1]	Text

3.43 Code <Cd>**Presence:** [1..1]*This message item is part of choice 3.42 ClearingSystem.***Definition:** Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.**Data Type:** ExternalCashClearingSystem1Code**Format:** maxLength: 3
minLength: 1

3.44 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.42 [ClearingSystem](#).

Definition: Clearing system identification in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.45 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1], [R15](#), [R16](#), [R18](#), [R19](#)

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.

Type: *This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.46 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1], [R20](#)

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

Type: *This message item is composed of the following [CashAccount16](#) element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.47 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1], [R15](#), [R16](#), [R18](#), [R19](#)

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.48 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1], R21

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

3.49 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1], R16, R19

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.50 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1], R22

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

3.51 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

Type: This message item is composed of the following **PaymentTypeInformation22** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.52		InstructionPriority	<InstrPrty>	[0..1]	Code
3.53		ClearingChannel	<ClrChnl>	[0..1]	Code
3.54		ServiceLevel	<SvcLvl>	[0..1]	
3.57		LocalInstrument	<LclInstrm>	[0..1]	
3.60		SequenceType	<SeqTp>	[0..1]	Code
3.61		CategoryPurpose	<CtgyPurp>	[0..1]	

3.52 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.

Data Type: Code

When this message item is present, one of the following **Priority2Code** values must be used:

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

3.53 ClearingChannel <ClrChnl>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following **ClearingChannel2Code** values must be used:

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

3.54 ServiceLevel <SvcLvl>

Presence: [0..1]

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

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.55	{Or	Code	<Cd>	[1..1]	Code
3.56	Or}	Proprietary	<Prtry>	[1..1]	Text

3.55 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.54 **ServiceLevel**.

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

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

3.56 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.54 **ServiceLevel**.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.57 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.

Type: This message item is composed of one of the following **LocalInstrument2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.58	{Or	Code	<Cd>	[1..1]	Code
3.59	Or}	Proprietary	<Prtry>	[1..1]	Text

3.58 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.57 LocalInstrument.

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

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35
minLength: 1

3.59 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.57 LocalInstrument.

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

Data Type: Max35Text
Format: maxLength: 35
minLength: 1

3.60 SequenceType <SeqTp>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following SequenceType1Code values must be used:

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First 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.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

3.61 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.

Type: *This message item is composed of one of the following CategoryPurpose1Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.62	{Or	Code	<Cd>	[1..1]	Code
3.63	Or}	Proprietary	<Prtry>	[1..1]	Text

3.62 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.61 CategoryPurpose.

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

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4
minLength: 1

3.63 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.61 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text
Format: maxLength: 35
minLength: 1

3.64 PaymentMethod <PmtMtd>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following PaymentMethod4Code values must be used:

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
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.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

3.65 MandateRelatedInformation <MndtRltdInft>

Presence: [0..1]

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

Type: *This message item is composed of the following MandateRelatedInformation6 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.66</u>		MandateIdentification	<MndtId>	[0..1]	Text
<u>3.67</u>		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime
<u>3.68</u>		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator
<u>3.69</u>		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	
<u>3.80</u>		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text
<u>3.81</u>		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime
<u>3.82</u>		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime
<u>3.83</u>		Frequency	<Frqcy>	[0..1]	Code

Rule(s): AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

3.66 MandateIdentification <MndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.67 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Data Type: ISODate

3.68 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Data Type: *One of the following TrueFalseIndicator values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

Example:

<AmdmntInd>false</AmdmntInd>

3.69 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1], R27, R28

Definition: List of mandate elements that have been modified.

Type: *This message item is composed of the following AmendmentInformationDetails6 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.70		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text
3.71		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±
3.72		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±
3.73		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±
3.74		OriginalDebtor	<OrgnlDbtr>	[0..1]	±
3.75		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±
3.76		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±
3.77		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±
3.78		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime
3.79		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code

3.70 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.71 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

3.72 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [**BranchAndFinancialInstitutionIdentification4**](#) p.996 in 'Message Item Types' section.

3.73 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [**CashAccount16**](#) p.949 in 'Message Item Types' section.

3.74 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

Type: This message item is composed of the following [**PartyIdentification32**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [**PartyIdentification32**](#) p.1007 in 'Message Item Types' section.

3.75 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.76 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.77 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.78 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Data Type: ISODate

3.79 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

Data Type: Code

*When this message item is present, one of the following **FrequencyICode** values must be used:*

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

3.80 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Data Type: Max1025Text

Format: maxLength: 1025
minLength: 1

3.81 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Data Type: ISODate

3.82 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Data Type: ISODate

3.83 Frequency <Frqcy>

Presence: [0..1]

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

Data Type: Code

*When this message item is present, one of the following **FrequencyICode** values must be used:*

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
MNTH	Monthly	Event takes place every month or once a month.

Code	Name	Definition
QURT	Quarterly	Event takes place every three months or four times a year.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

3.84 RemittanceInformation <RmtInft>

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.

Type: This message item is composed of the following **RemittanceInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.85		Unstructured	<Ustrd>	[0..n]	Text
3.86		Structured	<Strd>	[0..n]	

3.85 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

3.86 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.87		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
3.95		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
3.106		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
3.113		Invoicer	<Invcr>	[0..1]	±
3.114		Invoicee	<Invcee>	[0..1]	±
3.115		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

3.87 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.88		Type	<Tp>	[0..1]	
3.93		Number	<Nb>	[0..1]	Text
3.94		RelatedDate	<RltdDt>	[0..1]	DateTime

3.88 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.89		CodeOrProprietary	<CdOrPrtry>	[1..1]	
3.92		Issuer	<Issr>	[0..1]	Text

3.89 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.90	{Or	Code	<Cd>	[1..1]	Code
3.91	Or}	Proprietary	<Prtry>	[1..1]	Text

3.90 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.89 **CodeOrProprietary**.

Definition: Document type in a coded form.

Data Type: Code

One of the following **DocumentType5Code** values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.

Code	Name	Definition
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

3.91 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.89 [CodeOrProprietary](#).

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.92 Issuer <Issr>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.93 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.94 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

3.95 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: This message item is composed of the following *RemittanceAmount1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.96		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
3.97		DiscountAppliedAmount	<DscntAppldAmt>	[0..1]	Amount
3.98		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
3.99		TaxAmount	<TaxAmt>	[0..1]	Amount
3.100		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
3.105		RemittedAmount	<RmtedAmt>	[0..1]	Amount

3.96 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.97 DiscountAppliedAmount <DscntAppldAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.98 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.99 TaxAmount <TaxAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.100 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.101		Amount	<Amt>	[1..1]	Amount
3.102		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
3.103		Reason	<Rsn>	[0..1]	Text
3.104		AdditionalInformation	<AddtlInf>	[0..1]	Text

3.101 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.102 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

3.103 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Data Type: Max4Text

Format: maxLength: 4

minLength: 1

3.104 AdditionalInformation <AddtlInfr>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

3.105 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.106 CreditorReferenceInformation <CdtrRefInft>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following *CreditorReferenceInformation2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.107		Type	<Tp>	[0..1]	
3.112		Reference	<Ref>	[0..1]	Text

3.107 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following *CreditorReferenceType2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.108		CodeOrProprietary	<CdOrPrtry>	[1..1]	
3.111		Issuer	<Issr>	[0..1]	Text

3.108 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following *CreditorReferenceType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.109	{Or	Code	<Cd>	[1..1]	Code
3.110	Or}	Proprietary	<Prtry>	[1..1]	Text

3.109 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.108 *CodeOrProprietary*.

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

Data Type: Code

One of the following *DocumentType3Code* values must be used:

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

3.110 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.108 CodeOrProprietary.

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.111 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.112 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.113 Invoicer <Invcr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.114 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.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.115 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

3.116 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.117 Debtor <Dbtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.118 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.119 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.120 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.121 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.122 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.123 Creditor <Cdtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.124 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.125 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

Business Example 1

Narrative-Step 1

On receipt of an FIToFIPaymentCancellationRequest message from BBBB Bank, CCCC Bank checks with Seed Inc. whether it is willing to return the credited funds. Seed Inc. accepts to return the amount credited onto its account (EUR 74850) without requesting compensation. CCCC Bank sends a PaymentReturn message to BBBB Bank.

Business Description

PaymentReturn from CCCC Bank to BBBB Bank:

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	CCCC/101122-PR007
CreationDateTime	<CreDtTm>	2010-11-22T10:37:00
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	CLRG
ClearingSystem	<ClrSys>	
Proprietary	<Prtry>	CBJ
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCIE2D
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBIE2D
OriginalGroupInformation	<OrgnlGrpInf>	
OriginalMessageIdentification	<OrgnlMsgId>	BBBB/101109-CBJ056
OriginalMessageNameIdentification	<OrgnlMsgNmId>	pacs.008.001.02
OriginalCreationDateTime	<OrgnlCreDtTm>	2010-11-09T10:13:00
TransactionInformation	<TxInf>	

ReturnIdentification	<RtrId>	CCCC/101122-PR007/1
OriginalInstructionIdentification	<OrgnlInstrId>	BBBB/101109-CBJ056/1
OriginalEndToEndIdentification	<OrgnlEndToEndId>	CROPS/SX-25T/2011-10-13
OriginalTransactionIdentification	<OrgnlTxId>	AAAA/101109-CCT/EUR443/1
OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>	EUR 74900
ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>	EUR 74750
InterbankSettlementDate	<IntrBkSttlmDt>	2010-11-22
ReturnedInstructedAmount	<RtrdInstdAmt>	EUR 74850
ChargeBearer	<ChrgBr>	CRED
ChargesInformation	<ChrgsInf>	
Amount	<Amt>	EUR 100
Party	<Pty>	
FinancialInstitutionIdentification	<FinInstId>	
BIC	<BIC>	CCCCIE2D
ReturnReasonInformation	<RtrRsnInf>	
Originator	<Orgtr>	
Name	<Nm>	Seed Inc.
Reason	<Rsn>	
Code	<Cd>	NARR
AdditionalInformation	<AddtlInf>	RETURN AFTER ACCEPTED PAYMENT CANCELLATION REQUEST

XML Instance

```

<PmtRtr>
  <GrpHdr>
    <MsgId>CCCC/101122-PR007</MsgId>
    <CreDtTm>2010-11-22T10:37:00</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <SttlmInf>
      <SttlmMtd>CLRG</SttlmMtd>
      <ClrSys>
        <Prtry>CBJ</Prtry>
      </ClrSys>
    </SttlmInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>CCCCIE2D</BIC>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BIC>BBBBIE2D</BIC>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>

```

```

</InstdAgt>
</GrpHdr>
<OrgnlGrpInf>
  <OrgnlMsgId>BBBB/101109-CBJ056</OrgnlMsgId>
  <OrgnlMsgNmId>pacs.008.001.02</OrgnlMsgNmId>
  <OrgnlCreDtTm>2010-11-09T10:13:00</OrgnlCreDtTm>
</OrgnlGrpInf>
<TxInf>
  <RtrId>CCCC/101122-PR007</RtrId>
  <OrgnlInstrId>BBBB/101109-CBJ056</OrgnlInstrId>
  <OrgnlEndToEndId>CROPS/SX-25T/2011-10-13</OrgnlEndToEndId>
  <OrgnlTxId>AAAA/100609-CCT/EUR443/1</OrgnlTxId>
  <OrgnlIntrBkSttlmAmt Ccy="EUR">74900</OrgnlIntrBkSttlmAmt>
  <RtrdIntrBkSttlmAmt Ccy="EUR">74750</RtrdIntrBkSttlmAmt>
  <IntrBkSttlmDt>2010-11-22</IntrBkSttlmDt>
  <RtrdInstdAmt Ccy="EUR">74850</RtrdInstdAmt>
  <ChrgBr>CRED</ChrgBr>
  <ChrgsInf>
    <Amt Ccy="EUR">100</Amt>
    <Pty>
      <FinInstnId>
        <BIC>CCCCIE2D</BIC>
      </FinInstnId>
    </Pty>
  </ChrgsInf>
  <RtrRsnInf>
    <Orgtr>
      <Nm>Seed Inc.</Nm>
    </Orgtr>
    <Rsn>
      <Cd>NARR</Cd>
    </Rsn>
    <AddtlInf>RETURN AFTER ACCEPTED FITOFI PAYMENT CANCELLATION REQUEST</AddtlInf>
  </RtrRsnInf>
  </TxInf>
</PmtRtr>
```

Narrative - Step 2

On receipt of the payment return message from CCCC Bank, BBBB Bank deducts processing charges for the return message, credits the account of AAAA Bank and forwards the payment return message to AAAA Bank.

Business description

PaymentReturn from BBBB Bank to AAAA Bank :

<i>Element</i>	<i><XML Tag></i>	<i>Content</i>
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBB/101122-PR05
CreationDateTime	<CreDtTm>	2010-11-22T11:15:00

NumberOfTransactions	<NbOfTxs>	1
SettlementInformation	<Stlmlnfo>	
SettlementMethod	<StlmlMtd>	INGA
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBIE2D
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAGB2L
OriginalGroupInformation	<OrgnlGrpInf>	
OriginalMessageIdentification	<OrgnlMsgId>	AAAA/101109-CCT/EUR443
OriginalMessageNameIdentification	<OrgnlMsgNmId>	pacs.008.001.02
OriginalCreationDateTime	<OrgnlCreDtTm>	2010-11-09T10:03:13
TransactionInformation	<TxInf>	
ReturnIdentification	<RtrId>	BBBB/101122-PR05/1
OriginalInstructionIdentification	<OrgnlInstrId>	AAAA/101109-CCT/EUR443/1
OriginalEndToEndIdentification	<OrgnlEndToEndId>	CROPS/SX-25T/2010-10-13
OriginalTransactionIdentification	<OrgnlTxId>	AAAA/101109-CCT/EUR443/1
OriginalInterbankSettlementAmount	<OrgnlIntrBkStlmlAmt>	EUR 75000
ReturnedInterbankSettlementAmount	<RtrdIntrBkStlmlAmt>	EUR 74650
InterbankSettlementDate	<IntrBkStlmlDt>	2010-11-22
ReturnedInstructedAmount	<RtrdInstdAmt>	EUR 74850
ChargeBearer	<ChrgBr>	CRED
ChargesInformation	<ChrgsInf>	
Amount	<Amt>	EUR 100
Party	<Pty>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCIE2D
ChargesInformation	<ChrgsInf>	
Amount	<Amt>	EUR 100
Party	<Pty>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBIE2D
ReturnReasonInformation	<RtrRsnInf>	
Originator	<Orgtr>	
Name	<Nm>	Seed Inc.
Reason	<Rsn>	

Code	<Cd>	NARR
AdditionalReturnReasonInformation	<AddtlRtrRsnInf>	RETURN AFTER ACCEPTED PAYMENT CANCELLATION REQUEST

XML Instance

```

<PmtRtr>
  <GrpHdr>
    <MsgId>BBBB/101122-PR05</MsgId>
    <CreDtTm>2010-11-22T11:15:00</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <StlmtInf>
      <StlmtMtd>INGA</StlmtMtd>
    </StlmtInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>BBBBBIE2D</BIC>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BIC>AAAAGB2L</BIC>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <OrgnlGrpInf>
    <OrgnlMsgId>AAAA/101109-CCT/EUR443</OrgnlMsgId>
    <OrgnlMsgNmId>pacs.008.001.02</OrgnlMsgNmId>
    <OrgnlCreDtTm>2010-11-09T10:03:13</OrgnlCreDtTm>
  </OrgnlGrpInf>
  <TxInf>
    <RtrId>BBBB/101122-PR05/1</RtrId>
    <OrgnlInstrId>AAAA/101109-CCT/EUR443/1</OrgnlInstrId>
    <OrgnlEndToEndId>CROPS/SX-25T/2010-10-13</OrgnlEndToEndId>
    <OrgnlTxId>AAAA/101109-CCT/EUR443/1</OrgnlTxId>
    <OrgnlIntrBkStlmtAmt Ccy="EUR">75000</OrgnlIntrBkStlmtAmt>
    <RtrdIntrBkStlmtAmt Ccy="EUR">74650</RtrdIntrBkStlmtAmt>
    <IntrBkStlmtDt>2010-11-22</IntrBkStlmtDt>
    <RtrdInstdAmt Ccy="EUR">74850</RtrdInstdAmt>
    <ChrgBr>CRED</ChrgBr>
    <ChrgsInf>
      <Amt Ccy="EUR">100</Amt>
      <Pty>
        <FinInstnId>
          <BIC>CCCCIE2D</BIC>
        </FinInstnId>
      </Pty>
    </ChrgsInf>
    <ChrgsInf>
      <Amt Ccy="EUR">100</Amt>
      <Pty>

```

```

<FinInstnId>
  <BIC>BBBBIE2D</BIC>
</FinInstnId>
</Pty>
</ChrgsInf>
<RtrRsnInf>
  <Orgtr>
    <Nm>Seed Inc.</Nm>
  </Orgtr>
  <Rsn>
    <Cd>NARR</Cd>
  </Rsn>
  <AddtlInf>RETURN AFTER ACCEPTED FITOFI PAYMENT CANCELLATION REQUEST</AddtlInf>
</RtrRsnInf>
</TxInf>
</PmtRtr>

```

Business Example 2

Narrative - Step 1

On 28 June 2010, upon receipt of a Direct Debit instruction received from ABABUS23 for the collection of USD 1025, and after having checked the instruction, BBBBUS39 realises that the account specified for Debtor Jones does not allow Direct Debits. BBBBUS39 therefore decides to send a PaymentReturn message to ABABUS23, specifying the reason, and taking charges for USD 50.

Business Description

PaymentReturn from BBBBUS39 to ABABUS23:

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBBUS39-RETURN-0213
CreationDateTime	<CreDtTm>	2010-06-29T11:15:00
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
Settlement Method	<SttlmMtd>	INGA
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS39
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	ABABUS23
OriginalGroupInformation	<OrgnlGrpInf>	
OriginalMessageIdentification	<OrgnlMsgId>	ABABUS23-589cd
OriginalMessageName Identification	<OrgnlMsgNmId>	pacs.003.001.02

Message Definition Report

pacs.004.001.02 PaymentReturnV02

OriginalCreationDateAndTime	<OrgnlCreDtTm>	2010-06-28T15:02:00
TransactionInformation	<TxInf>	
ReturnIdentification	<RtnId>	AB/RETURN765
OriginalEndToEndIdentification	<OrgnlEndToEnd>	VA060327/0123
ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>	USD 975
InterbankSettlementDate	<IntrBkSttlmDt>	2010-07-29
ChargeBearer	<ChrgBr>	CRED
ChargesInformation	<ChrgsInf>	
Amount	<Amt>	USD 50
Party	<Pty>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS39
ReturnReasonInformation	<RtrRsnInf>	
Originator	<Orgtr>	
Identification	<Id>	
OrganisationIdentification	<OrgId>	
BICOrBEI	<BICOrBEI>	BBBBUS39
Reason	<RtrRsn>	
Code	<Cd>	AG01
OriginalTransactionReference	<OrgnlTxRef>	
InterbankSettlementAmount	<IntrBkSttlmAmt>	USD 1025
InterbankSettlementDate	<IntrBkSttlmDt>	2010-06-28
RequestedCollectionDate	<ReqdColltnDt>	2010-07-13
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	VIRGAY123
Debtor	<Dbtr>	
Name	<Nm>	Jones
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Hudson Street
BuildingNumber	<BldgNb>	19
PostCode	<PstCd>	NJ 07302
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
Creditor	<Cdtr>	
Name	<Nm>	Virgay
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Virginia Lane

BuildingNumber	<BldgNb>	36
PostCode	<PstCd>	NJ 07311
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US

XML Instance

```

<PmtRtr>
  <GrpHdr>
    <MsgId>BBBBBUS39-RETURN-0123</MsgId>
    <CreDtTm>2010-06-29T11:15:00</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <StlmtInf>
      <StlmtMtd>INGA</StlmtMtd>
    </StlmtInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>BBBBBUS39</BIC>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BIC>ABABUS23</BIC>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <OrgnlGrpInf>
    <OrgnlMsgId>ABABUS23-589cd</OrgnlMsgId>
    <OrgnlMsgNmId>pacs.003.001.02</OrgnlMsgNmId>
    <OrgnlCreDtTm>2010-06-28T15:02:00</OrgnlCreDtTm>
  </OrgnlGrpInf>
  <TxInf>
    <RtrId>AB/RETURN765</RtrId>
    <OrgnlInstrId>VA060327/0123</OrgnlInstrId>
    <RtrdIntrBkStlmtAmt Ccy="USD">975</RtrdIntrBkStlmtAmt>
    <IntrBkStlmtDt>2010-07-29</IntrBkStlmtDt>
    <ChrgBr>CRED</ChrgBr>
    <ChrgsInf>
      <Amt Ccy="USD">50</Amt>
      <Pty>
        <FinInstnId>
          <BIC>BBBBBUS39</BIC>
        </FinInstnId>
      </Pty>
    </ChrgsInf>
    <RtrRsnInf>
      <Orgtr>
        <Id>
          <OrgId>
            <BICOrBEI>BBBBBUS39</BICOrBEI>

```

```

        </OrgId>
        </Id>
    </Orgtr>
    <Rsn>
        <Cd>AG01</Cd>
    </Rsn>
</RtrRsnInf>
<OrgnlTxRef>
    <IntrBkSttlmAmt Ccy="USD">1025</IntrBkSttlmAmt>
    <IntrBkSttlmDt>2010-06-28</IntrBkSttlmDt>
    <ReqdColltnDt>2010-07-13</ReqdColltnDt>
    <MndtRltdInf>
        <MndtId>VIRGAY123</MndtId>
    </MndtRltdInf>
    <Dbtr>
        <Nm>Jones</Nm>
        <PstlAdr>
            <StrtNm>Hudson Street</StrtNm>
            <BldgNb>19</BldgNb>
            <PstCd>NJ 07302</PstCd>
            <TwnNm>Jersey City</TwnNm>
            <Ctry>US</Ctry>
        </PstlAdr>
    </Dbtr>
    <Cdtr>
        <Nm>Virgay</Nm>
        <PstlAdr>
            <StrtNm>Virginia Lane</StrtNm>
            <BldgNb>36</BldgNb>
            <PstCd>NJ 07311</PstCd>
            <TwnNm>Jersey City</TwnNm>
            <Ctry>US</Ctry>
        </PstlAdr>
    </Cdtr>
</OrgnlTxRef>
</TxInf>
</PmtRtr>

```

Narrative - Step 2

On 29 June 2010, upon receipt of a PaymentReturn message from BBBBUS39, ABABUS23 forwards the PaymentReturn instruction to AAAAUS29, the account servicer for creditor Virgay. It forwards the reason for the return and takes USD 35 for charges. Virgay will be informed about the debit on its account through its statement.

Business Description

PaymentReturn from ABABUS23 to AAAAUS29 :

<i>Element</i>	<i><XML Tag></i>	<i>Content</i>
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	ABABUS23RETURN-546

CreationDateTime	<CreDtTm>	2010-06-29T13:28:00
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
Settlement Method	<SttlmMtd>	INGA
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	ABABUS23
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAUS29
OriginalGroupInformation	<OrgnlGrpInf>	
OriginalMessageIdentification	<OrgnlMsgId>	AAAA060327-123v
OriginalMessageName Identification	<OrgnlMsgNmId>	Pacs.003.001.02
OriginalCreationDateAndTime	<OrgnlCreDtTm>	2010-06-28T10:05:00
TransactionInformation	<TxInf>	
ReturnIdentification	<RtnId>	ABABUS23/RETURN765
OriginalEndToEndIdentification	<OrgnlEndToEnd>	VA060327/0123
ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>	USD 1110
InterbankSettlementDate	<IntrBkSttlmDt>	2010-06-29
ChargeBearer	<ChrgBr>	CRED
ChargesInformation	<ChrgsInf>	
Amount	<Amt>	USD 50
Party	<Pty>	
FinancialInstitutionidentification	<FinInstnId>	
BIC	<BIC>	BBBBUS39
ChargesInformation	<ChrgsInf>	
Amount	<Amt>	USD 35
Party	<Pty>	
FinancialInstitutionidentification	<FinInstnId>	
BIC	<BIC>	ABABUS23
ReturnReasonInformation	<RtrRsnInf>	
Originator	<Orgtr>	
Identification	<Id>	
OrganisationIdentification	<OrgId>	
BICOrBEI	<BICOrBEI>	BBBBUS39
Reason	<RtrRsn>	
Code	<Cd>	AG01

OriginalTransactionReference	<OrgnlTxRef>	
InterbankSettlementAmount	<IntrBkSttlmAmt>	USD 1025
InterbankSettlementDate	<IntrBkSttlmDt>	2010-06-28
RequestedCollectionDate	<ReqdColltnDt>	2010-07-13
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	VIRGAY123
Debtor	<Dbtr>	
Name	<Nm>	Jones
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Hudson Street
BuildingNumber	<BldgNb>	19
PostCode	<PstCd>	NJ 07302
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
Creditor	<Cdtr>	
Name	<Name>	Virgay
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Virginia Lane
BuildingNumber	<BldgNb>	36
PostCode	<PstCd>	NJ 07311
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US

XML Instance

```

<PmtRtr>
  <GrpHdr>
    <MsgId>ABABUS23RETURN-546</MsgId>
    <CreDtTm>2010-06-29T13:28:00</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <SttlmInf>
      <SttlmMtd>INGA</SttlmMtd>
    </SttlmInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>ABABUS23</BIC>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BIC>AAAAUS29</BIC>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>

```

```
</GrpHdr>
<OrgnlGrpInf>
  <OrgnlMsgId>AAAA060327-123v</OrgnlMsgId>
  <OrgnlMsgNmId>pacs.003.001.02</OrgnlMsgNmId>
  <OrgnlCreDtTm>2010-06-28T10:05:00</OrgnlCreDtTm>
</OrgnlGrpInf>
<TxInf>
  <RtrId>ABABUS23/RETURN765</RtrId>
  <RtrdIntrBkSttlmAmt Ccy="USD">1110</RtrdIntrBkSttlmAmt>
  <IntrBkSttlmDt>2010-06-29</IntrBkSttlmDt>
  <ChrgBr>CRED</ChrgBr>
  <ChrgsInf>
    <Amt Ccy="USD">50</Amt>
    <Pty>
      <FinInstnId>
        <BIC>BBBBBUS39</BIC>
      </FinInstnId>
    </Pty>
  </ChrgsInf>
  <ChrgsInf>
    <Amt Ccy="USD">35</Amt>
    <Pty>
      <FinInstnId>
        <BIC>ABABUS23</BIC>
      </FinInstnId>
    </Pty>
  </ChrgsInf>
<RtrRsnInf>
  <Orgtr>
    <Id>
      <OrgId>
        <BICOrBEI>BBBBBUS39</BICOrBEI>
      </OrgId>
    </Id>
  </Orgtr>
  <Rsn>
    <Cd>AG01</Cd>
  </Rsn>
</RtrRsnInf>
<OrgnlTxRef>
  <IntrBkSttlmAmt Ccy="USD">1025</IntrBkSttlmAmt>
  <IntrBkSttlmDt>2010-06-28</IntrBkSttlmDt>
  <ReqdColltnDt>2010-07-13</ReqdColltnDt>
  <MndtRltdInf>
    <MndtId>VIRGAY123</MndtId>
  </MndtRltdInf>
  <Dbtr>
    <Nm>Jones</Nm>
    <PstlAdr>
      <StrtNm>Hudson Street</StrtNm>
      <BldgNb>19</BldgNb>
      <PstCd>NJ 07302</PstCd>
```

```
<TwnNm>Jersey City</TwnNm>
<Ctry>US</Ctry>
</PstlAdr>
</Dbtr>
<Cdtr>
<Nm>Virgay</Nm>
<PstlAdr>
<StrtNm>Virginia Lane</StrtNm>
<BldgNb>36</BldgNb>
<PstCd>NJ 07311</PstCd>
<TwnNm>Jersey City</TwnNm>
<Ctry>US</Ctry>
</PstlAdr>
</Cdtr>
</OrgnlTxRef>
</TxInf>
</PmtRtr>
```

pacs.007.001.02 FIToFIPaymentReversalV02

Message Functionality

Scope

The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed.

Usage

The FIToFIPaymentReversal message is exchanged between agents to reverse a FIToFICustomerDirectDebit message that has been settled. The result will be a credit on the debtor account.

The FIToFIPaymentReversal message may or may not be the follow-up of a CustomerDirectDebitInitiation message.

The FIToFIPaymentReversal message refers to the original FIToFICustomerDirectDebit message by means of references only or by means of references and a set of elements from the original instruction.

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

Outline

The FIToFIPaymentReversal message is composed of three building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateAndTime.

B. Original Group Information

This building block is mandatory and present once. It contains elements such as OriginalMessageIdentification and OriginalMessageNameIdentification.

C. Transaction Information

This building block is optional and repetitive. It contains elements referencing the original instruction (for example OriginalEndToEndIdentification, OriginalInterbankSettlementAmount), elements relating to the FIToFIPaymentReversal (for example ReversedInterbankSettlementAmount, ReversalReasonInformation). The TransactionInformation block may also transport a set of elements from the original instruction.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
		<i>Message root</i>	<FIToFIPmtRvsl>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		Authorisation	<Authstn>	[0..2]		
1.4	{Or	Code	<Cd>	[1..1]	Code	
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.6		BatchBooking	<BtchBookg>	[0..1]	Indicator	
1.7		NumberOfTransactions	<NbOfTxns>	[1..1]	Text	R8
1.8		ControlSum	<CtrlSum>	[0..1]	Quantity	R12
1.9		GroupReversal	<GrpRvsl>	[0..1]	Indicator	
1.10		TotalReversedInterbankSettlementAmount	<TtlRvsdIntrBkSttlmAmt>	[0..1]	Amount	R10 R9
1.11		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	R13
1.12		SettlementInformation	<SttlmInf>	[1..1]		
1.13		SettlementMethod	<SttlmMtd>	[1..1]	Code	
1.14		SettlementAccount	<SttlmAcct>	[0..1]	±	R16 R18
1.15		ClearingSystem	<ClrSys>	[0..1]		R15 R16
1.16	{Or	Code	<Cd>	[1..1]	Code	
1.17	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.18		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±	R14 R15 R17 R18
1.19		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcc>	[0..1]	±	R19
1.20		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±	R14 R15 R17 R18
1.21		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcc>	[0..1]	±	R20
1.22		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±	R15 R18
1.23		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcc>	[0..1]	±	R21
1.24		InstructingAgent	<InstgAgt>	[0..1]	±	
1.25		InstructedAgent	<InstdAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.0</u>		OriginalGroupInformation	<OrgnlGrpInf>	[1..1]		
<u>2.1</u>		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text	
<u>2.2</u>		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text	<u>R11</u>
<u>2.3</u>		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime	
<u>2.4</u>		ReversalReasonInformation	<RvslRsnInf>	[0..n]		<u>R3</u>
<u>2.5</u>		Originator	<Orgtr>	[0..1]	±	
<u>2.6</u>		Reason	<Rsn>	[0..1]		<u>R3</u>
<u>2.7</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>2.8</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.9</u>		AdditionalInformation	<AddtlInf>	[0..n]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.0</u>		TransactionInformation	<TxInf>	[0..n]		<u>R1</u> <u>R2</u>
<u>3.1</u>		ReversalIdentification	<RvslId>	[0..1]	Text	
<u>3.2</u>		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text	
<u>3.3</u>		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text	
<u>3.4</u>		OriginalTransactionIdentification	<OrgnlTxId>	[0..1]	Text	
<u>3.5</u>		OriginalClearingSystemReference	<OrgnlClrSysRef>	[0..1]	Text	
<u>3.6</u>		OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmA mt>	[0..1]	Amount	
<u>3.7</u>		ReversedInterbankSettlementAmount	<RvsdIntrBkSttlmAm t>	[1..1]	Amount	<u>R9</u>
<u>3.8</u>		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	<u>R6</u> <u>R7</u>
<u>3.9</u>		ReversedInstructedAmount	<RvsdInstdAmt>	[0..1]	Amount	<u>R24</u>
<u>3.10</u>		ExchangeRate	<XchgRate>	[0..1]	Rate	<u>R22</u> <u>R23</u>
<u>3.11</u>		CompensationAmount	<CompstnAmt>	[0..1]	Amount	
<u>3.12</u>		ChargeBearer	<ChrgBr>	[0..1]	Code	
<u>3.13</u>		ChargesInformation	<ChrgsInf>	[0..n]		
<u>3.14</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.15</u>		Party	<Pty>	[1..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.16</u>		InstructingAgent	<InstgAgt>	[0..1]	±	<u>R5</u>
<u>3.17</u>		InstructedAgent	<InstdAgt>	[0..1]	±	<u>R4</u>
<u>3.18</u>		ReversalReasonInformation	<RvslRsnInf>	[0..n]		
<u>3.19</u>		Originator	<Orgtr>	[0..1]	±	
<u>3.20</u>		Reason	<Rsn>	[0..1]		
<u>3.21</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.22</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.23</u>		AdditionalInformation	<AddtlInf>	[0..n]	Text	
<u>3.24</u>		OriginalTransactionReference	<OrgnlTxRef>	[0..1]		
<u>3.25</u>		InterbankSettlementAmount	<IntrBkSttlmAmt>	[0..1]	Amount	
<u>3.26</u>		Amount	<Amt>	[0..1]		
<u>3.27</u>	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount	
<u>3.28</u>	Or}	EquivalentAmount	<EqvtAmt>	[1..1]		
<u>3.29</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.30</u>		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code	
<u>3.31</u>		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	
<u>3.32</u>		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime	
<u>3.33</u>		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	DateTime	
<u>3.34</u>		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±	
<u>3.35</u>		SettlementInformation	<SttlmInf>	[0..1]		
<u>3.36</u>		SettlementMethod	<SttlmMtd>	[1..1]	Code	
<u>3.37</u>		SettlementAccount	<SttlmAcct>	[0..1]	±	<u>R16</u> <u>R18</u>
<u>3.38</u>		ClearingSystem	<ClrSys>	[0..1]		<u>R15</u> <u>R16</u>
<u>3.39</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.40</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.41</u>		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±	<u>R14</u> <u>R15</u> <u>R17</u> <u>R18</u>
<u>3.42</u>		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcc>	[0..1]	±	<u>R19</u>
<u>3.43</u>		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±	<u>R14</u> <u>R15</u> <u>R17</u> <u>R18</u>

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.44</u>		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>	[0..1]	±	<u>R20</u>
<u>3.45</u>		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±	<u>R15</u> <u>R18</u>
<u>3.46</u>		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>	[0..1]	±	<u>R21</u>
<u>3.47</u>		PaymentTypeInformation	<PmtTpInf>	[0..1]		
<u>3.48</u>		InstructionPriority	<InstrPrty>	[0..1]	Code	
<u>3.49</u>		ClearingChannel	<ClrChnl>	[0..1]	Code	
<u>3.50</u>		ServiceLevel	<SvcLvl>	[0..1]		
<u>3.51</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>3.52</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.53</u>		LocalInstrument	<LclInstrm>	[0..1]		
<u>3.54</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>3.55</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.56</u>		SequenceType	<SeqTp>	[0..1]	Code	
<u>3.57</u>		CategoryPurpose	<CtgyPurp>	[0..1]		
<u>3.58</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>3.59</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.60</u>		PaymentMethod	<PmtMtd>	[0..1]	Code	
<u>3.61</u>		MandateRelatedInformation	<MndtRltdInf>	[0..1]		
<u>3.62</u>		MandateIdentification	<MndtId>	[0..1]	Text	
<u>3.63</u>		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime	
<u>3.64</u>		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator	
<u>3.65</u>		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]		<u>R25</u> <u>R26</u>
<u>3.66</u>		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text	
<u>3.67</u>		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±	
<u>3.68</u>		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±	
<u>3.69</u>		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±	
<u>3.70</u>		OriginalDebtor	<OrgnlDbtr>	[0..1]	±	
<u>3.71</u>		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±	
<u>3.72</u>		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±	
<u>3.73</u>		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±	
<u>3.74</u>		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.75</u>		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code	
<u>3.76</u>		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text	
<u>3.77</u>		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime	
<u>3.78</u>		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime	
<u>3.79</u>		Frequency	<Frqcy>	[0..1]	Code	
<u>3.80</u>		RemittanceInformation	<RmtInf>	[0..1]		
<u>3.81</u>		Unstructured	<Ustrd>	[0..n]	Text	
<u>3.82</u>		Structured	<Strd>	[0..n]		
<u>3.83</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
<u>3.84</u>		Type	<Tp>	[0..1]		
<u>3.85</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>3.86</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.87</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.88</u>		Issuer	<Issr>	[0..1]	Text	
<u>3.89</u>		Number	<Nb>	[0..1]	Text	
<u>3.90</u>		RelatedDate	<RltdDt>	[0..1]	DateTime	
<u>3.91</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
<u>3.92</u>		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
<u>3.93</u>		DiscountAppliedAmount	<DscntAppldAmt>	[0..1]	Amount	
<u>3.94</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
<u>3.95</u>		TaxAmount	<TaxAmt>	[0..1]	Amount	
<u>3.96</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRs n>	[0..n]		
<u>3.97</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.98</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>3.99</u>		Reason	<Rsn>	[0..1]	Text	
<u>3.100</u>		AdditionalInformation	<AddtlInf>	[0..1]	Text	
<u>3.101</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount	
<u>3.102</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
<u>3.103</u>		Type	<Tp>	[0..1]		
<u>3.104</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>3.105</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.106</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.107</u>		Issuer	<Issr>	[0..1]	Text	
<u>3.108</u>		Reference	<Ref>	[0..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
<u>3.109</u>		Invoicer	<Inver>	[0..1]	±	
<u>3.110</u>		Invoicee	<Invcee>	[0..1]	±	
<u>3.111</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	
<u>3.112</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
<u>3.113</u>		Debtor	<Dbtr>	[0..1]	±	
<u>3.114</u>		DebtorAccount	<DbtrAcct>	[0..1]	±	
<u>3.115</u>		DebtorAgent	<DbtrAgt>	[0..1]	±	
<u>3.116</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	
<u>3.117</u>		CreditorAgent	<CdtrAgt>	[0..1]	±	
<u>3.118</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	
<u>3.119</u>		Creditor	<Cdtr>	[0..1]	±	
<u>3.120</u>		CreditorAccount	<CdtrAcct>	[0..1]	±	
<u>3.121</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±	

Rules and Guidelines

Rules

R1 GroupReversalAndTransactionInformationNotPresentRule

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

R2 GroupReversalAndTransactionInformationPresentRule

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

R3 GroupReversalAndReasonRule

If GroupHeader/GroupReversal is true, then OriginalGroupInformation/ReversalReasonInformation/Reason must present.

R4 InstructedAgentRule

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

R5 InstructingAgentRule

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

R6 GroupHeaderInterbankSettlementDateRule

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

R7 TransactionInterbankSettlementDateRule

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

R8 GroupReversalAndNumberOfTransactionsRule

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

R9 TotalReversedInterbankSettlementAmountRule

If GroupHeader/TotalReversedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReversedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReversedInterbankSettlementAmount.

R10 TotalReversedInterbankSettlementAmountAndSumRule

GroupHeader/TotalReversedInterbankSettlementAmount must equal the sum of all individual TransactionInformation/ReversedInterbankSettlementAmount when present.

R11 NoCoverSettlementMethodRule

GroupHeader/SettlementInformation/SettlementMethod must be different from COVE when reversing direct debit transactions.

R12 ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

R13 TotalInterbankSettlementAmountAndDateRule

If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

R14 ThirdReimbursementAgentRule

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

R15 SettlementMethodAgentRule

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

R16 SettlementMethodCoverRule

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

R17 SettlementMethodCoverAgentRule

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

R18 SettlementMethodClearingRule

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

R19 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

R20 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

R21 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

R22 ReversedInstructedAmountAndExchangeRate1Rule

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

R23 ReversedInstructedAmountAndExchangeRate2Rule

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

R24 ChargesInformationAndReversedInstructedAmountRule

If ChargesInformation is present, then ReversedInstructedAmount must be present.

R25 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

R26 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **FIToFIPaymentReversalV02** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

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

Type: The **GroupHeader** block is composed of the following **GroupHeader41** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		Authorisation	<Authstn>	[0..2]	
1.6		BatchBooking	<BtchBookg>	[0..1]	Indicator
1.7		NumberOfTransactions	<NbOfTxns>	[1..1]	Text
1.8		ControlSum	<CtrlSum>	[0..1]	Quantity
1.9		GroupReversal	<GrpRvsl>	[0..1]	Indicator
1.10		TotalReversedInterbankSettlementAmount	<TtlRvsdIntrBkSttlmAmt>	[0..1]	Amount
1.11		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
1.12		SettlementInformation	<SttlmInf>	[1..1]	
1.24		InstructingAgent	<InstgAgt>	[0..1]	±
1.25		InstructedAgent	<InstdAgt>	[0..1]	±

Rule(s): ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

TotalInterbankSettlementAmountAndDateRule

If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

Guideline(s): GroupReversalAndNumberOfTransactionsGuideline

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

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

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.

Type: This message item is composed of one of the following *Authorisation1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.4	{Or	Code	<Cd>	[1..1]	Code
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text

1.4 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.3 *Authorisation*.

Definition: Specifies the authorisation, in a coded form.

Data Type: Code

One of the following *Authorisation1Code* values must be used:

Code	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.

1.5 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.3 *Authorisation*.

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

Data Type: Max128Text

Format: maxLength: 128

minLength: 1

1.6 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.

Data Type: One of the following *BatchBookingIndicator* values must be used:

MeaningWhenTrue: Identifies that a batch entry for the sum of the amounts of all transactions in the message is requested.

MeaningWhenFalse: Identifies that a single entry for each of the transactions in the message is requested.

1.7 NumberOfTransactions <NbOfTx>

Presence: [1..1], R8

Definition: Number of individual transactions contained in the message.

Data Type: Max15NumericText

Format: [0-9]{1,15}

1.8 ControlSum <CtrlSum>

Presence: [0..1], R12

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

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

1.9 GroupReversal <GrpRvsl>

Presence: [0..1]

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

Data Type: *One of the following TrueFalseIndicator values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

Example:

<GrpRvsl>true</GrpRvsl>

1.10 TotalReversedInterbankSettlementAmount <TtlRvsdIntrBkSttlmAmt>

Presence: [0..1], R9

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

Data Type: ActiveCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveCurrencyCode.

Format: ActiveCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveCurrencyCode

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.

1.11 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1], R13

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.

Data Type: ISODate

1.12 SettlementInformation <SttlmInfo>

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.

Type: This message item is composed of the following **SettlementInformation13** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.13		SettlementMethod	<SttlmMtd>	[1..1]	Code
1.14		SettlementAccount	<SttlmAcct>	[0..1]	±
1.15		ClearingSystem	<ClrSys>	[0..1]	
1.18		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±
1.19		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>	[0..1]	±
1.20		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±
1.21		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>	[0..1]	±
1.22		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±
1.23		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>	[0..1]	±

Rule(s): InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

SettlementMethodAgentRule

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

SettlementMethodClearingRule

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

SettlementMethodCoverAgentRule

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

SettlementMethodCoverRule

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

ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

ThirdReimbursementAgentRule

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

1.13 SettlementMethod <StlMtd>

Presence: [1..1]

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

Data Type: Code

One of the following SettlementMethod1Code values must be used:

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
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.

Example:

<StlMtd>INGA</StlMtd>

1.14 SettlementAccount <StlMAcct>

Presence: [0..1], R16, R18

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

Type: This message item is composed of the following *CashAccount16* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to *CashAccount16* p.949 in 'Message Item Types' section.

1.15 ClearingSystem <ClrSys>

Presence: [0..1], R15, R16

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

Type: This message item is composed of one of the following *ClearingSystemIdentification3Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.16	{Or	Code	<Cd>	[1..1]	Code
1.17	Or}	Proprietary	<Prtry>	[1..1]	Text

1.16 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.15 ClearingSystem.

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

Data Type: ExternalCashClearingSystem1Code

Format: maxLength: 3
minLength: 1

1.17 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.15 ClearingSystem.

Definition: Clearing system identification in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.18 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1], R14, R15, R17, R18

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.

Type: *This message item is composed of the following BranchAndFinancialInstitutionIdentification4 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

1.19 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1], R19

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

Type: *This message item is composed of the following CashAccount16 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

1.20 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1], [R14](#), [R15](#), [R17](#), [R18](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

1.21 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1], [R20](#)

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

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

1.22 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1], [R15](#), [R18](#)

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

1.23 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1], R21

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

1.24 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 reversal message and not the party that sent the original instruction that is being reversed.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

1.25 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 reversal message and not the party that received the original instruction that is being reversed.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.0 OriginalGroupInformation <OrgnlGrpInf>

Presence: [1..1]

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

Type: The **OriginalGroupInformation** block is composed of the following **OriginalGroupInformation22** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text
2.2		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text
2.3		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime
2.4		ReversalReasonInformation	<RvslRsnInf>	[0..n]	

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1], R11

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Data Type: ISODateTime

2.4 ReversalReasonInformation <RvslRsnInf>

Presence: [0..n], R3

Definition: Set of elements used to provide detailed information on the reversal reason.

Type: This message item is composed of the following **ReversalReasonInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.5		Originator	<Orgtr>	[0..1]	±
2.6		Reason	<Rsn>	[0..1]	
2.9		AdditionalInformation	<AddtlInf>	[0..n]	Text

2.5 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.6 Reason <Rsn>

Presence: [0..1], R3

Definition: Specifies the reason for the reversal.

Type: This message item is composed of one of the following **ReversalReason4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.7	{Or	Code	<Cd>	[1..1]	Code
2.8	Or}	Proprietary	<Prtry>	[1..1]	Text

2.7 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.6 **Reason**.

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

Data Type: ExternalReversalReason1Code

Format: maxLength: 4
minLength: 1

2.8 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.6 Reason.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.9 AdditionalInformation <AddtlInft>

Presence: [0..n]

Definition: Further details on the reversal reason.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

3.0 TransactionInformation <TxInft>

Presence: [0..n], R1, R2

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

Type: *The TransactionInformation block is composed of the following PaymentTransactionInformation29 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1		ReversalIdentification	<RvslId>	[0..1]	Text
3.2		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text
3.3		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text
3.4		OriginalTransactionIdentification	<OrgnlTxId>	[0..1]	Text
3.5		OriginalClearingSystemReference	<OrgnlClrSysRef>	[0..1]	Text
3.6		OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>	[0..1]	Amount
3.7		ReversedInterbankSettlementAmount	<RvsdIntrBkSttlmAmt>	[1..1]	Amount
3.8		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
3.9		ReversedInstructedAmount	<RvsdInstdAmt>	[0..1]	Amount
3.10		ExchangeRate	<XchgRate>	[0..1]	Rate
3.11		CompensationAmount	<CompstnAmt>	[0..1]	Amount
3.12		ChargeBearer	<ChrgBr>	[0..1]	Code
3.13		ChargesInformation	<ChrgsInf>	[0..n]	
3.16		InstructingAgent	<InstgAgt>	[0..1]	±
3.17		InstructedAgent	<InstdAgt>	[0..1]	±
3.18		ReversalReasonInformation	<RvslRsnInf>	[0..n]	
3.24		OriginalTransactionReference	<OrgnlTxRef>	[0..1]	

Rule(s): ChargesInformationAndReversedInstructedAmountRule

If ChargesInformation is present, then ReversedInstructedAmount must be present.

ReversedInstructedAmountAndExchangeRate1Rule

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

ReversedInstructedAmountAndExchangeRate2Rule

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

3.1 ReversalIdentification <RvsIId>

Presence: [0..1]

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

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.2 OriginalInstructionIdentification <OrgnInstrId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.3 OriginalEndToEndIdentification <OrgnEndToEndId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.4 OriginalTransactionIdentification <OrgnTxId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.5 OriginalClearingSystemReference <OrgnClrSysRef>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.6 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.7 ReversedInterbankSettlementAmount <RvsdIntrBkSttlmAmt>

Presence: [1..1], R9

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

Data Type: ActiveCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveCurrencyCode**.*

Format: ActiveCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveCurrencyCode

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.

3.8 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1], R6, R7

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 reversal message, and not of the original instruction.

Data Type: ISODate

3.9 ReversedInstructedAmount <RvsdInstdAmt>

Presence: [0..1], R24

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.10 ExchangeRate <XchgRate>

Presence: [0..1], R22, R23

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.

Data Type: BaseOneRate

Format: fractionDigits: 10

totalDigits: 11

3.11 CompensationAmount <CompstnAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: **ActiveOrHistoricCurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): **ActiveOrHistoricCurrencyAndAmount**

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.12 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction.

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

Data Type: Code

*When this message item is present, one of the following **ChargeBearerType1Code** values must be used:*

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

3.13 ChargesInformation <ChrgsInf>

Presence: [0..n]

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

Type: This message item is composed of the following **ChargesInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.14		Amount	<Amt>	[1..1]	Amount
3.15		Party	<Pty>	[1..1]	±

3.14 Amount <Amt>

Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

Example:

<Amt Ccy='EUR'>1.0</Amt>

3.15 Party <Pty>

Presence: [1..1]

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

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.16 InstructingAgent <InstgAgt>

Presence: [0..1], R5

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 reversal message and not the party that sent the original instruction that is being reversed.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.17 InstructedAgent <InstdAgt>

Presence: [0..1], R4

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 reversal message and not the party that received the original instruction that is being reversed.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.18 ReversalReasonInformation <RvslRsnInf>

Presence: [0..n]

Definition: Set of elements used to provide detailed information on the reversal reason.

Type: This message item is composed of the following **ReversalReasonInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.19		Originator	<Orgtr>	[0..1]	±
3.20		Reason	<Rsn>	[0..1]	
3.23		AdditionalInformation	<AddtlInf>	[0..n]	Text

3.19 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.20 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

Type: This message item is composed of one of the following **ReversalReason4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.21	{Or	Code	<Cd>	[1..1]	Code
3.22	Or}	Proprietary	<Prtry>	[1..1]	Text

3.21 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.20 [Reason](#).

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

Data Type: ExternalReversalReason1Code

Format: maxLength: 4
minLength: 1

3.22 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.20 [Reason](#).

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.23 AdditionalInformation <AddtlInfo>

Presence: [0..n]

Definition: Further details on the reversal reason.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

3.24 OriginalTransactionReference <OrgnITxRef>

Presence: [0..1]

Definition: Set of key elements used to identify the original transaction that is being referred to.

Type: This message item is composed of the following **OriginalTransactionReference13** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.25</u>		InterbankSettlementAmount	<IntrBkSttlmAmt>	[0..1]	Amount
<u>3.26</u>		Amount	<Amt>	[0..1]	
<u>3.31</u>		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
<u>3.32</u>		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime
<u>3.33</u>		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	DateTime
<u>3.34</u>		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±
<u>3.35</u>		SettlementInformation	<SttlmInf>	[0..1]	
<u>3.47</u>		PaymentTypeInformation	<PmtTpInf>	[0..1]	
<u>3.60</u>		PaymentMethod	<PmtMtd>	[0..1]	Code
<u>3.61</u>		MandateRelatedInformation	<MndtRltdInf>	[0..1]	
<u>3.80</u>		RemittanceInformation	<RmtInf>	[0..1]	
<u>3.112</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±
<u>3.113</u>		Debtor	<Dbtr>	[0..1]	±
<u>3.114</u>		DebtorAccount	<DbtrAcct>	[0..1]	±
<u>3.115</u>		DebtorAgent	<DbtrAgt>	[0..1]	±
<u>3.116</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
<u>3.117</u>		CreditorAgent	<CdtrAgt>	[0..1]	±
<u>3.118</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
<u>3.119</u>		Creditor	<Cdtr>	[0..1]	±
<u>3.120</u>		CreditorAccount	<CdtrAcct>	[0..1]	±
<u>3.121</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±

3.25 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.26 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.**Type:** This message item is composed of one of the following *AmountType3Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.27	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount
3.28	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	

3.27 InstructedAmount <InstdAmt>**Presence:** [1..1]*This message item is part of choice 3.26 Amount.***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.**Data Type:** ActiveOrHistoricCurrencyAndAmount*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by ActiveOrHistoricCurrencyCode.***Format:** ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.28 EquivalentAmount <EqvtAmt>

Presence: [1..1]

This message item is part of choice 3.26 Amount.

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.

Type: *This message item is composed of the following EquivalentAmount2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.29		Amount	<Amt>	[1..1]	Amount
3.30		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code

3.29 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.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.30 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.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

3.31 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.

Data Type: ISODate

3.32 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.

Data Type: ISODate

3.33 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.

Data Type: ISODate

3.34 CreditorSchemeIdentification <CdtrSchmId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

3.35 SettlementInformation <SttlmInfo>

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.

Type: This message item is composed of the following *SettlementInformation13* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.36		SettlementMethod	<SttlmMtd>	[1..1]	Code
3.37		SettlementAccount	<SttlmAcct>	[0..1]	±
3.38		ClearingSystem	<ClrSys>	[0..1]	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.41</u>		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±
<u>3.42</u>		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>	[0..1]	±
<u>3.43</u>		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±
<u>3.44</u>		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>	[0..1]	±
<u>3.45</u>		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±
<u>3.46</u>		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>	[0..1]	±

Rule(s): InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

SettlementMethodAgentRule

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

SettlementMethodClearingRule

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

SettlementMethodCoverAgentRule

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

SettlementMethodCoverRule

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

ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

ThirdReimbursementAgentRule

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

3.36 SettlementMethod <StlMtd>

Presence: [1..1]

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

Data Type: Code

One of the following SettlementMethod1Code values must be used:

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

Code	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.

Example:

<StlmtMtd>INGA</StlmtMtd>

3.37 SettlementAccount <StlmtAcct>**Presence:** [0..1], R16, R18**Definition:** A specific purpose account used to post debit and credit entries as a result of the transaction.**Type:** This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.**3.38 ClearingSystem <ClrSys>****Presence:** [0..1], R15, R16**Definition:** Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.**Type:** This message item is composed of one of the following **ClearingSystemIdentification3Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.39	{Or	Code	<Cd>	[1..1]	Code
3.40	Or}	Proprietary	<Prtry>	[1..1]	Text

3.39 Code <Cd>**Presence:** [1..1]*This message item is part of choice 3.38 **ClearingSystem**.***Definition:** Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.**Data Type:** ExternalCashClearingSystem1Code**Format:** maxLength: 3
minLength: 1**3.40 Proprietary <Prtry>****Presence:** [1..1]*This message item is part of choice 3.38 **ClearingSystem**.*

Definition: Clearing system identification in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.41 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1], R14, R15, R17, R18

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.42 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1], R19

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

3.43 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1], R14, R15, R17, R18

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.44 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1], [R20](#)

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

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.45 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1], [R15](#), [R18](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.46 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1], [R21](#)

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

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.47 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

Type: This message item is composed of the following [PaymentTypeInformation22](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.48		InstructionPriority	<InstrPrty>	[0..1]	Code
3.49		ClearingChannel	<ClrChnl>	[0..1]	Code
3.50		ServiceLevel	<SvcLvl>	[0..1]	
3.53		LocalInstrument	<LclInstrm>	[0..1]	
3.56		SequenceType	<SeqTp>	[0..1]	Code
3.57		CategoryPurpose	<CtgyPurp>	[0..1]	

3.48 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.

Data Type: Code

When this message item is present, one of the following [Priority2Code](#) values must be used:

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

3.49 ClearingChannel <ClrChnl>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following [ClearingChannel2Code](#) values must be used:

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.

Code	Name	Definition
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

3.50 ServiceLevel <SvcLvl>

Presence: [0..1]

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

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.51	{Or	Code	<Cd>	[1..1]	Code
3.52	Or}	Proprietary	<Prtry>	[1..1]	Text

3.51 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.50 **ServiceLevel**.

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

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

3.52 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.50 **ServiceLevel**.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.53 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.

Type: This message item is composed of one of the following **LocalInstrument2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.54	{Or	Code	<Cd>	[1..1]	Code
3.55	Or}	Proprietary	<Prtry>	[1..1]	Text

3.54 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.53 LocalInstrument.

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

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35
minLength: 1

3.55 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.53 LocalInstrument.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.56 SequenceType <SeqTp>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following SequenceType1Code values must be used:

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First 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.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

3.57 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.

Type: *This message item is composed of one of the following CategoryPurpose1Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.58	{Or	Code	<Cd>	[1..1]	Code
3.59	Or}	Proprietary	<Prtry>	[1..1]	Text

3.58 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.57 CategoryPurpose.

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

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4

minLength: 1

3.59 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.57 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.60 PaymentMethod <PmtMtd>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following PaymentMethod4Code values must be used:

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
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.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

3.61 MandateRelatedInformation <MndtRltdInft>

Presence: [0..1]

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

Type: *This message item is composed of the following MandateRelatedInformation6 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.62</u>		MandateIdentification	<MndtId>	[0..1]	Text
<u>3.63</u>		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime
<u>3.64</u>		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator
<u>3.65</u>		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	
<u>3.76</u>		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text
<u>3.77</u>		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime
<u>3.78</u>		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime
<u>3.79</u>		Frequency	<Frqcy>	[0..1]	Code

Rule(s): AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

3.62 MandateIdentification <MndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.63 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Data Type: ISODate

3.64 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Data Type: *One of the following TrueFalseIndicator values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

Example:

<AmdmntInd>false</AmdmntInd>

3.65 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1], R25, R26

Definition: List of mandate elements that have been modified.

Type: This message item is composed of the following **AmendmentInformationDetails** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.66		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text
3.67		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±
3.68		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±
3.69		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±
3.70		OriginalDebtor	<OrgnlDbtr>	[0..1]	±
3.71		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±
3.72		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±
3.73		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±
3.74		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime
3.75		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code

3.66 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.67 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

3.68 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.69 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.70 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.71 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.72 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.73 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.74 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Data Type: ISODate

3.75 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

Data Type: Code

*When this message item is present, one of the following **FrequencyICode** values must be used:*

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

3.76 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Data Type: Max1025Text

Format: maxLength: 1025
minLength: 1

3.77 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Data Type: ISODate

3.78 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Data Type: ISODate

3.79 Frequency <Frqcy>

Presence: [0..1]

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

Data Type: Code

*When this message item is present, one of the following **FrequencyICode** values must be used:*

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
MNTH	Monthly	Event takes place every month or once a month.

Code	Name	Definition
QURT	Quarterly	Event takes place every three months or four times a year.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

3.80 RemittanceInformation <RmtInft>

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.

Type: This message item is composed of the following **RemittanceInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.81</u>		Unstructured	<Ustrd>	[0..n]	Text
<u>3.82</u>		Structured	<Strd>	[0..n]	

3.81 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

3.82 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.83</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
<u>3.91</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
<u>3.102</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
<u>3.109</u>		Invoicer	<Invcr>	[0..1]	±
<u>3.110</u>		Invoicee	<Invcee>	[0..1]	±
<u>3.111</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

3.83 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.84		Type	<Tp>	[0..1]	
3.89		Number	<Nb>	[0..1]	Text
3.90		RelatedDate	<RltdDt>	[0..1]	DateTime

3.84 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.85		CodeOrProprietary	<CdOrPrtry>	[1..1]	
3.88		Issuer	<Issr>	[0..1]	Text

3.85 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.86	{Or	Code	<Cd>	[1..1]	Code
3.87	Or}	Proprietary	<Prtry>	[1..1]	Text

3.86 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.85 **CodeOrProprietary**.

Definition: Document type in a coded form.

Data Type: Code

One of the following **DocumentType5Code** values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.

Code	Name	Definition
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

3.87 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.85 CodeOrProprietary.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.88 Issuer <Issr>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.89 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.90 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

3.91 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: This message item is composed of the following *RemittanceAmount1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.92</u>		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
<u>3.93</u>		DiscountAppliedAmount	<DscntAppldAmt>	[0..1]	Amount
<u>3.94</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
<u>3.95</u>		TaxAmount	<TaxAmt>	[0..1]	Amount
<u>3.96</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
<u>3.101</u>		RemittedAmount	<RmtedAmt>	[0..1]	Amount

3.92 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.93 DiscountAppliedAmount <DscntAppldAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.94 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.95 TaxAmount <TaxAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.96 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.97		Amount	<Amt>	[1..1]	Amount
3.98		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
3.99		Reason	<Rsn>	[0..1]	Text
3.100		AdditionalInformation	<AddtlInf>	[0..1]	Text

3.97 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

3.98 CreditDebitIndicator <CdtDbtInd>**Presence:** [0..1]**Definition:** Specifies whether the adjustment must be subtracted or added to the total amount.**Data Type:** Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

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

3.99 Reason <Rsn>**Presence:** [0..1]**Definition:** Specifies the reason for the adjustment.**Data Type:** Max4Text**Format:** maxLength: 4

minLength: 1

3.100 AdditionalInformation <AddtlInfr>**Presence:** [0..1]**Definition:** Provides further details on the document adjustment.**Data Type:** Max140Text**Format:** maxLength: 140

minLength: 1

3.101 RemittedAmount <RmtdAmt>**Presence:** [0..1]**Definition:** Amount of money remitted for the referred document.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.102 CreditorReferenceInformation <CdtrRefInft>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following *CreditorReferenceInformation2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.103		Type	<Tp>	[0..1]	
3.108		Reference	<Ref>	[0..1]	Text

3.103 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following *CreditorReferenceType2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.104		CodeOrProprietary	<CdOrPrtry>	[1..1]	
3.107		Issuer	<Issr>	[0..1]	Text

3.104 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following *CreditorReferenceType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.105	{Or	Code	<Cd>	[1..1]	Code
3.106	Or}	Proprietary	<Prtry>	[1..1]	Text

3.105 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.104 *CodeOrProprietary*.

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

Data Type: Code

One of the following *DocumentType3Code* values must be used:

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

3.106 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.104 CodeOrProprietary.

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.107 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.108 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.109 Invoicer <Invcr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.110 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.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.111 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

3.112 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.113 Debtor <Dbtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.114 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.115 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.116 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.117 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.118 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.119 Creditor <Cdtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.120 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.121 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

Business Example

Narrative

On 6 July 2010, AAAAUS29 finds out that the FIToFICustomerDirectDebit message it sent to ABABUS23 on 28 June 2010, for the collection of USD 1025 from Debtor Jones, was a duplicated payment instruction. As the requested collection date was 13 July 2010, AAAAUS29 decides to send an FIToFIPaymentReversal message to its correspondent ABABUS23, giving the reason for the reversal.

Any potential charges related to the reversal will be settled outside of the message (i.e. as part of the monthly billing process).

Note : the FIToFICustomerDirectDebit instruction from AAAAUS29 to ABABUS23 is included in the business example section of the FIToFICustomerDirectDebit message.

Business Description

FIToFIPaymentReversal from AAAAUS29 to ABABUS23 :

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	AAAAUS29-REVERSAL/0012
CreationDateTime	<CreDtTm>	2010-07-06T10:35:00
NumberOfTransactions	<NbOfTx>	1
InterbankSettlementDate	<IntrBkSttlmDt>	2010-07-06
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	INDA
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAUS29
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	ABABUS23
OriginalGroupInformation	<OrgnlGrpInf>	
OriginalMessageIdentification	<OrgnlMsgId>	AAAA100628-123v
OriginalMessageNameIdentification	<OrgnlMsgNmId>	pacs.003.001.02

Message Definition Report

pacs.007.001.02 FIToFIPaymentReversalV02

OriginalCreationDateAndTime	<OrgnlCreDtTm>	2010-06-28T10:05:00
TransactionInformation	<TxInf>	
ReversalIdentification	<RvslId>	AAAAUS29_REV2563
OriginalEndToEndIdentification	<OrgnlEndToEnd>	VA060327/0123
OriginalTransactionIdentification	<OrgnlTxId>	AAAAUS29/100628/ad458
ReversedInterbankSettlementAmount	<RvsdIntrBkSttlmAmt>	USD 1025
ReversedInstructedAmount	<RvsdInstdAmt>	USD 1025
ReversalReasonInformation	<RvslRsnInf>	
Originator	<Orgtr>	
Identification	<Id>	
OrganisationIdentification	<OrgId>	
BICOrBEI	<BICOrBEI>	AAAAUS29
Reason	<Rsn>	
Code	<Cd>	AM05
OriginalTransactionReference	<OrgnlTxRef>	
InterbankSettlementAmount	<IntrBkSttlmAmt>	USD 1025
InterbankSettlementDate	<IntrBkSttlmDt>	2010-06-28
RequestedCollectionDate	<ReqdColltnDt>	2010-07-13
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	VIRGAY123
Debtor	<Dbtr>	
Name	<Nm>	Jones
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Hudson Street
BuildingNumber	<BldgNb>	19
PostCode	<PstCd>	NJ 07302
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	123456
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS39
Creditor	<Cdtr>	
Name	<Nm>	Virgay

PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Virginia Lane
BuildingNumber	<BldgNb>	36
PostCode	<PstCd>	NJ 07311
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US

XML Instance

```

<FIToFIPmtRvsl>
  <GrpHdr>
    <MsgId>AAAAUS29-REVERSAL/0012</MsgId>
    <CreDtTm>2010-07-06T10:35:00</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <IntrBkSttlmDt>2010-07-06</IntrBkSttlmDt>
    <SttlmInf>
      <SttlmMtd>INDA</SttlmMtd>
    </SttlmInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>AAAAUS29</BIC>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BIC>ABABUS23</BIC>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <OrgnlGrpInf>
    <OrgnlMsgId>AAAA100628-123v</OrgnlMsgId>
    <OrgnlMsgNmId>pacs.003.001.02</OrgnlMsgNmId>
    <OrgnlCreDtTm>2010-06-28T10:05:00</OrgnlCreDtTm>
  </OrgnlGrpInf>
  <TxInf>
    <RvslId>AAAAUS29 REV2563</RvslId>
    <OrgnlEndToEndId>VA060327/0123</OrgnlEndToEndId>
    <OrgnlTxId>AAAAUS29/100628/ad458</OrgnlTxId>
    <RvsdIntrBkSttlmAmt Ccy="USD">1025</RvsdIntrBkSttlmAmt>
    <RvsdInstdAmt Ccy="USD">1025</RvsdInstdAmt>
    <RvslRsnInf>
      <Orgtr>
        <Id>
          <OrgId>
            <BICOrBEI>AAAAUS29</BICOrBEI>
          </OrgId>
        </Id>
      </Orgtr>
      <Rsn>
        <Cd>AM05</Cd>
      </Rsn>
    </RvslRsnInf>
  </TxInf>

```

```
</Rsn>
</RvslRsnInf>
<OrgnlTxRef>
  <IntrBkSttlmAmt Ccy="USD">1025</IntrBkSttlmAmt>
  <IntrBkSttlmDt>2010-06-28</IntrBkSttlmDt>
  <ReqdColltnDt>2010-07-13</ReqdColltnDt>
  <MndtRltdInf>
    <MndtId>VIRGAY123</MndtId>
  </MndtRltdInf>
  <Dbtr>
    <Nm>Jones</Nm>
    <PstlAdr>
      <StrtNm>Hudson Street</StrtNm>
      <BldgNb>19</BldgNb>
      <PstCd>NJ 07302</PstCd>
      <TwnNm>Jersey City</TwnNm>
      <Ctry>US</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>123456</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BBBBBUS39</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Cdtr>
    <Nm>Virgay</Nm>
    <PstlAdr>
      <StrtNm>Virginia Lane</StrtNm>
      <BldgNb>36</BldgNb>
      <PstCd>NJ 07311</PstCd>
      <TwnNm>Jersey City</TwnNm>
      <Ctry>US</Ctry>
    </PstlAdr>
  </Cdtr>
</OrgnlTxRef>
</TxInf>
</FIToFIPmtRvsl>
```

pacs.008.001.02 FIToFICustomerCreditTransferV02

Message Functionality

Scope

The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.

Usage

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

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

The FIToFICustomerCreditTransfer message can be used in different ways:

- If the instructing agent and the instructed agent wish to use their direct account relationship in the currency of the transfer then the message contains both the funds for the customer transfer(s) as well as the payment details;
- If the instructing agent and the instructed agent have no direct account relationship in the currency of the transfer, or do not wish to use their account relationship, then other (reimbursement) agents will be involved to cover for the customer transfer(s). The FIToFICustomerCreditTransfer contains only the payment details and the instructing agent must cover the customer transfer by sending a FinancialInstitutionCreditTransfer to a reimbursement agent. This payment method is called the *Cover method*;
- If more than two financial institutions are involved in the payment chain and if the FIToFICustomerCreditTransfer is sent from one financial institution to the next financial institution in the payment chain, then the payment method is called the *Serial method*.

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

Outline

The FIToFICustomerCreditTransfer message is composed of two building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateAndTime.

B. Credit Transfer Transaction Information

This building block is mandatory and repetitive. It contains elements related to the debit and credit side of the transaction such as Creditor, CreditorAgent, Debtor and DebtorAgent.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
		<i>Message root</i>	<FIToFICstmrCdtTrf>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		BatchBooking	<BtchBookg>	[0..1]	Indicator	
1.4		NumberOfTransactions	<NbOfTxns>	[1..1]	Text	R8
1.5		ControlSum	<CtrlSum>	[0..1]	Quantity	
1.6		TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>	[0..1]	Amount	R3 R4
1.7		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	R9
1.8		SettlementInformation	<SttlmInf>	[1..1]		
1.9		SettlementMethod	<SttlmMtd>	[1..1]	Code	
1.10		SettlementAccount	<SttlmAcct>	[0..1]	±	R12 R14
1.11		ClearingSystem	<ClrSys>	[0..1]		R11 R12
1.12	{Or	Code	<Cd>	[1..1]	Code	
1.13	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.14		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±	R10 R11 R13 R14
1.15		InstructingReimbursementAgentAccou nt	<InstgRmbrsmntAgtA cct>	[0..1]	±	R15
1.16		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±	R10 R11 R13 R14
1.17		InstructedReimbursementAgentAccoun t	<InstdRmbrsmntAgtA cct>	[0..1]	±	R16
1.18		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±	R11 R14
1.19		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtA cct>	[0..1]	±	R17
1.20		PaymentTypeInformation	<PmtTpInf>	[0..1]		
1.21		InstructionPriority	<InstrPrty>	[0..1]	Code	
1.22		ClearingChannel	<ClrChnl>	[0..1]	Code	
1.23		ServiceLevel	<SvcLvl>	[0..1]		
1.24	{Or	Code	<Cd>	[1..1]	Code	
1.25	Or}	Proprietary	<Prtry>	[1..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
1.26		LocalInstrument	<LclInstrm>	[0..1]		
1.27	{Or	Code	<Cd>	[1..1]	Code	
1.28	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.29		CategoryPurpose	<CtgyPurp>	[0..1]		
1.30	{Or	Code	<Cd>	[1..1]	Code	
1.31	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.32		InstructingAgent	<InstgAgt>	[0..1]	±	
1.33		InstructedAgent	<InstdAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.0		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]		
2.1		PaymentIdentification	<PmtId>	[1..1]		
2.2		InstructionIdentification	<InstrId>	[0..1]	Text	
2.3		EndToEndIdentification	<EndToEndId>	[1..1]	Text	
2.4		TransactionIdentification	<TxId>	[1..1]	Text	
2.5		ClearingSystemReference	<ClrSysRef>	[0..1]	Text	
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]		R7
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code	
2.8		ClearingChannel	<ClrChnl>	[0..1]	Code	
2.9		ServiceLevel	<SvcLvl>	[0..1]		
2.10	{Or	Code	<Cd>	[1..1]	Code	
2.11	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.12		LocalInstrument	<LclInstrm>	[0..1]		
2.13	{Or	Code	<Cd>	[1..1]	Code	
2.14	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.15		CategoryPurpose	<CtgyPurp>	[0..1]		
2.16	{Or	Code	<Cd>	[1..1]	Code	
2.17	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.18		InterbankSettlementAmount	<IntrBkSttlmAmt>	[1..1]	Amount	R21 R3
2.19		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	R5 R6
2.20		SettlementPriority	<SttlmPrty>	[0..1]	Code	

Message Definition Report

pacs.008.001.02 FIToFICustomerCreditTransferV02

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.21</u>		SettlementTimeIndication	<SttlmTmIndctn>	[0..1]		
<u>2.22</u>		DebitDateTime	<DbtDtTm>	[0..1]	DateTime	
<u>2.23</u>		CreditDateTime	<CdtDtTm>	[0..1]	DateTime	
<u>2.24</u>		SettlementTimeRequest	<SttlmTmReq>	[0..1]		
<u>2.25</u>		CLSTime	<CLSTm>	[0..1]	DateTime	
<u>2.26</u>		TillTime	<TillTm>	[0..1]	DateTime	
<u>2.27</u>		FromTime	<FrTm>	[0..1]	DateTime	
<u>2.28</u>		RejectTime	<RjctTm>	[0..1]	DateTime	
<u>2.29</u>		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime	
<u>2.30</u>		PoolingAdjustmentDate	<PoolgAdjstmntDt>	[0..1]	DateTime	
<u>2.31</u>		InstructedAmount	<InstdAmt>	[0..1]	Amount	<u>R20</u>
<u>2.32</u>		ExchangeRate	<XchgRate>	[0..1]	Rate	<u>R18</u> <u>R19</u> <u>R32</u>
<u>2.33</u>		ChargeBearer	<ChrgBr>	[1..1]	Code	
<u>2.34</u>		ChargesInformation	<ChrgsInf>	[0..n]		<u>R22</u>
<u>2.35</u>		Amount	<Amt>	[1..1]	Amount	<u>R21</u>
<u>2.36</u>		Party	<Pty>	[1..1]	±	
<u>2.37</u>		PreviousInstructingAgent	<PrvsInstgAgt>	[0..1]	±	
<u>2.38</u>		PreviousInstructingAgentAccount	<PrvsInstgAgtAcct>	[0..1]	±	<u>R29</u>
<u>2.39</u>		InstructingAgent	<InstgAgt>	[0..1]	±	<u>R2</u>
<u>2.40</u>		InstructedAgent	<InstdAgt>	[0..1]	±	<u>R1</u>
<u>2.41</u>		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±	<u>R24</u>
<u>2.42</u>		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±	<u>R26</u>
<u>2.43</u>		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±	<u>R25</u>
<u>2.44</u>		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±	<u>R27</u>
<u>2.45</u>		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±	
<u>2.46</u>		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±	<u>R28</u>
<u>2.47</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
<u>2.48</u>		InitiatingParty	<InitgPty>	[0..1]	±	
<u>2.49</u>		Debtor	<Dbtr>	[1..1]	±	
<u>2.50</u>		DebtorAccount	<DbtrAcct>	[0..1]	±	
<u>2.51</u>		DebtorAgent	<DbtrAgt>	[1..1]	±	
<u>2.52</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	<u>R30</u>
<u>2.53</u>		CreditorAgent	<CdtrAgt>	[1..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.54</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	<u>R31</u>
<u>2.55</u>		Creditor	<Cdtr>	[1..1]	±	
<u>2.56</u>		CreditorAccount	<CdtrAcct>	[0..1]	±	
<u>2.57</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±	
<u>2.58</u>		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]		
<u>2.59</u>		Code	<Cd>	[0..1]	Code	<u>R23</u>
<u>2.60</u>		InstructionInformation	<InstrInf>	[0..1]	Text	
<u>2.61</u>		InstructionForNextAgent	<InstrForNxtAgt>	[0..n]		
<u>2.62</u>		Code	<Cd>	[0..1]	Code	
<u>2.63</u>		InstructionInformation	<InstrInf>	[0..1]	Text	
<u>2.64</u>		Purpose	<Purp>	[0..1]		
<u>2.65</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.66</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.67</u>		RegulatoryReporting	<RgltryRptg>	[0..10]	±	
<u>2.68</u>		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]		
<u>2.69</u>		RemittanceIdentification	<RmtId>	[0..1]	Text	
<u>2.70</u>		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code	
<u>2.71</u>		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text	
<u>2.72</u>		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]		
<u>2.73</u>		Name	<Nm>	[1..1]	Text	
<u>2.74</u>		Address	<Adr>	[1..1]	±	
<u>2.75</u>		RemittanceInformation	<RmtInf>	[0..1]		
<u>2.76</u>		Unstructured	<Ustrd>	[0..n]	Text	
<u>2.77</u>		Structured	<Strd>	[0..n]		
<u>2.78</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
<u>2.79</u>		Type	<Tp>	[0..1]		
<u>2.80</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>2.81</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.82</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.83</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.84</u>		Number	<Nb>	[0..1]	Text	
<u>2.85</u>		RelatedDate	<RltdDt>	[0..1]	DateTime	
<u>2.86</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
<u>2.87</u>		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
<u>2.88</u>		DiscountAppliedAmount	<DscntAppldAmt>	[0..1]	Amount	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
<u>2.89</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
<u>2.90</u>		TaxAmount	<TaxAmt>	[0..1]	Amount	
<u>2.91</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRs n>	[0..n]		
<u>2.92</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.93</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.94</u>		Reason	<Rsn>	[0..1]	Text	
<u>2.95</u>		AdditionalInformation	<AddtlInf>	[0..1]	Text	
<u>2.96</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount	
<u>2.97</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
<u>2.98</u>		Type	<Tp>	[0..1]		
<u>2.99</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>2.100</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>2.101</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.102</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.103</u>		Reference	<Ref>	[0..1]	Text	
<u>2.104</u>		Invoicer	<Inver>	[0..1]	±	
<u>2.105</u>		Invoicee	<Invcee>	[0..1]	±	
<u>2.106</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	

Rules and Guidelines

Rules

R1 InstructedAgentRule

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

R2 InstructingAgentRule

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

R3 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

R4 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

R5 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

R6 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then CreditTransferTransactionInformation/InterbankSettlementDate must be present.

R7 PaymentTypeInformationRule

If GroupHeader/PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

R8 NumberOfTransactionsAndCreditTransfersRule

GroupHeader/NumberOfTransactions must equal the number of occurrences of CreditTransferTransactionInformation.

R9 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

R10 ThirdReimbursementAgentRule

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

R11 SettlementMethodAgentRule

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

R12 SettlementMethodCoverRule

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

R13 SettlementMethodCoverAgentRule

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

R14 SettlementMethodClearingRule

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

R15 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

R16 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

R17 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

R18 InstructedAmountAndExchangeRate1Rule

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

R19 InstructedAmountAndExchangeRate2Rule

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

R20 ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount must be present.

R21 ChargesAmountRule

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

R22 ChargeBearerAndChargesInformationRule

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

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

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

R23 InstructionForCreditorAgentRule

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

R24 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

R25 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

R26 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

R27 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

R28 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

R29 PreviousInstructingAgentAccountRule

If PreviousInstructingAgentAccount is present, then PreviousInstructingAgent must be present.

R30 DebtorAgentAccountRule

If DebtorAgentAccount is present, then DebtorAgent must be present.

R31 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

R32 InstructedAmountAndExchangeRate3Rule

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

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **FIToFICustomerCreditTransferV02** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

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

Type: The **GroupHeader** block is composed of the following **GroupHeader33** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		BatchBooking	<BtchBookg>	[0..1]	Indicator
1.4		NumberOfTransactions	<NbOfTxns>	[1..1]	Text
1.5		ControlSum	<CtrlSum>	[0..1]	Quantity
1.6		TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>	[0..1]	Amount
1.7		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
1.8		SettlementInformation	<SttlmInf>	[1..1]	
1.20		PaymentTypeInformation	<PmtTpInf>	[0..1]	
1.32		InstructingAgent	<InstgAgt>	[0..1]	±
1.33		InstructedAgent	<InstdAgt>	[0..1]	±

Rule(s): TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

1.3 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.

Data Type: *One of the following BatchBookingIndicator values must be used:*

MeaningWhenTrue: Identifies that a batch entry for the sum of the amounts of all transactions in the message is requested.

MeaningWhenFalse: Identifies that a single entry for each of the transactions in the message is requested.

1.4 NumberOfTransactions <NbOfTxn>

Presence: [1..1], R8

Definition: Number of individual transactions contained in the message.

Data Type: Max15NumericText

Format: [0-9]{1,15}

1.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Data Type: DecimalNumber

Format: fractionDigits: 17
totalDigits: 18

1.6 TotalInterbankSettlementAmount <TtlIntrBkSttlmntAmt>

Presence: [0..1], R3, R4

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

Data Type: ActiveCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveCurrencyCode.

Format: ActiveCurrencyAndAmount

fractionDigits: 5
minInclusive: 0

totalDigits: 18

ActiveCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveCurrencyCode

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.

Example:

<TtlIntrBkStlmtAmt Ccy='EUR'>2345</TtlIntrBkStlmtAmt>

1.7 InterbankSettlementDate <IntrBkStlmtDt>

Presence: [0..1], R9

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.

Data Type: ISODate

1.8 SettlementInformation <StlmtInfo>

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.

Type: This message item is composed of the following *SettlementInformation13* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.9		SettlementMethod	<StlmtMtd>	[1..1]	Code
1.10		SettlementAccount	<StlmtAcct>	[0..1]	±
1.11		ClearingSystem	<ClrSys>	[0..1]	
1.14		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±
1.15		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>	[0..1]	±
1.16		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±
1.17		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>	[0..1]	±
1.18		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±
1.19		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>	[0..1]	±

Rule(s): InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

SettlementMethodAgentRule

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

SettlementMethodClearingRule

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

SettlementMethodCoverAgentRule

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

SettlementMethodCoverRule

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

ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

ThirdReimbursementAgentRule

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

1.9 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Data Type: Code

One of the following SettlementMethod1Code values must be used:

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
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.

Example:

<SttlmMtd>INGA</SttlmMtd>

1.10 SettlementAccount <SttlmAcct>

Presence: [0..1], R12, R14

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

Type: This message item is composed of the following CashAccount16 element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

1.11 ClearingSystem <ClrSys>

Presence: [0..1], [R11](#), [R12](#)

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

Type: This message item is composed of one of the following **ClearingSystemIdentification3Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.12	{Or	Code	<Cd>	[1..1]	Code
1.13	Or}	Proprietary	<Prtry>	[1..1]	Text

1.12 Code <Cd>

Presence: [1..1]

This message item is part of choice [1.11 ClearingSystem](#).

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

Data Type: ExternalCashClearingSystem1Code

Format: maxLength: 3
minLength: 1

1.13 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice [1.11 ClearingSystem](#).

Definition: Clearing system identification in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.14 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1], [R10](#), [R11](#), [R13](#), [R14](#)

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [**BranchAndFinancialInstitutionIdentification4**](#) p.996 in 'Message Item Types' section.

1.15 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1], [R15](#)

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

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [**CashAccount16**](#) p.949 in 'Message Item Types' section.

1.16 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1], [R10](#), [R11](#), [R13](#), [R14](#)

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.

Type: This message item is composed of the following [**BranchAndFinancialInstitutionIdentification4**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [**BranchAndFinancialInstitutionIdentification4**](#) p.996 in 'Message Item Types' section.

1.17 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1], [R16](#)

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

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

1.18 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1], [R11](#), [R14](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

1.19 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1], [R17](#)

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

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

1.20 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

Type: This message item is composed of the following [PaymentTypeInformation21](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.21		InstructionPriority	<InstrPrty>	[0..1]	Code
1.22		ClearingChannel	<ClrChnl>	[0..1]	Code
1.23		ServiceLevel	<SvcLvl>	[0..1]	
1.26		LocalInstrument	<LclInstrm>	[0..1]	
1.29		CategoryPurpose	<CtgyPurp>	[0..1]	

1.21 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.

Data Type: Code

*When this message item is present, one of the following **Priority2Code** values must be used:*

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

1.22 ClearingChannel <ClrChnl>

Presence: [0..1]

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

Data Type: Code

*When this message item is present, one of the following **ClearingChannel2Code** values must be used:*

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

1.23 ServiceLevel <SvcLvl>

Presence: [0..1]

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

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.24	{Or	Code	<Cd>	[1..1]	Code
1.25	Or}	Proprietary	<Prtry>	[1..1]	Text

1.24 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.23 ServiceLevel.

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

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4

minLength: 1

1.25 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.23 ServiceLevel.

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.26 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.

Type: *This message item is composed of one of the following LocalInstrument2Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.27	{Or	Code	<Cd>	[1..1]	Code
1.28	Or}	Proprietary	<Prtry>	[1..1]	Text

1.27 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.26 LocalInstrument.

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

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35

minLength: 1

1.28 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.26 LocalInstrument.

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.29 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.

Type: *This message item is composed of one of the following **CategoryPurpose1Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.30	{Or	Code	<Cd>	[1..1]	Code
1.31	Or}	Proprietary	<Prtry>	[1..1]	Text

1.30 Code <Cd>

Presence: [1..1]

*This message item is part of choice 1.29 **CategoryPurpose**.*

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

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4
minLength: 1

1.31 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 1.29 **CategoryPurpose**.*

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.32 InstructingAgent <InstgAgt>

Presence: [0..1]

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

Type: *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

1.33 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).

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.0 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..n]

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

Type: The **CreditTransferTransactionInformation** block is composed of the following **CreditTransferTransactionInformation11** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		PaymentIdentification	<PmtId>	[1..1]	
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]	
2.18		InterbankSettlementAmount	<IntrBkSttlmAmt>	[1..1]	Amount
2.19		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	Date Time
2.20		SettlementPriority	<SttlmPrty>	[0..1]	Code
2.21		SettlementTimeIndication	<SttlmTmIndctn>	[0..1]	
2.24		SettlementTimeRequest	<SttlmTmReq>	[0..1]	
2.29		AcceptanceDate Time	<AccptncDtTm>	[0..1]	Date Time
2.30		PoolingAdjustmentDate	<PoolgAdjstmntDt>	[0..1]	Date Time
2.31		InstructedAmount	<InstdAmt>	[0..1]	Amount
2.32		ExchangeRate	<XchgRate>	[0..1]	Rate
2.33		ChargeBearer	<ChrgBr>	[1..1]	Code
2.34		ChargesInformation	<ChrgsInf>	[0..n]	
2.37		PreviousInstructingAgent	<PrvsInstgAgt>	[0..1]	±
2.38		PreviousInstructingAgentAccount	<PrvsInstgAgtAcct>	[0..1]	±
2.39		InstructingAgent	<InstgAgt>	[0..1]	±
2.40		InstructedAgent	<InstdAgt>	[0..1]	±
2.41		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±
2.42		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±
2.43		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±
2.44		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±
2.45		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±
2.46		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.47</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±
<u>2.48</u>		InitiatingParty	<InitgPty>	[0..1]	±
<u>2.49</u>		Debtor	<Dbtr>	[1..1]	±
<u>2.50</u>		DebtorAccount	<DbtrAcct>	[0..1]	±
<u>2.51</u>		DebtorAgent	<DbtrAgt>	[1..1]	±
<u>2.52</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
<u>2.53</u>		CreditorAgent	<CdtrAgt>	[1..1]	±
<u>2.54</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
<u>2.55</u>		Creditor	<Cdtr>	[1..1]	±
<u>2.56</u>		CreditorAccount	<CdtrAcct>	[0..1]	±
<u>2.57</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±
<u>2.58</u>		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]	
<u>2.61</u>		InstructionForNextAgent	<InstrForNxtAgt>	[0..n]	
<u>2.64</u>		Purpose	<Purp>	[0..1]	
<u>2.67</u>		RegulatoryReporting	<RgltryRptg>	[0..10]	±
<u>2.68</u>		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]	
<u>2.75</u>		RemittanceInformation	<RmtInf>	[0..1]	

Rule(s): ChargeBearerAndChargesInformationRule

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

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

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

ChargesAmountRule

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

ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount must be present.

CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

DebtorAgentAccountRule

If DebtorAgentAccount is present, then DebtorAgent must be present.

InstructedAmountAndExchangeRate1Rule

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

InstructedAmountAndExchangeRate2Rule

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

InstructedAmountAndExchangeRate3Rule

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

InstructionForCreditorAgentRule

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

IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

PreviousInstructingAgentAccountRule

If PreviousInstructingAgentAccount is present, then PreviousInstructingAgent must be present.

Guideline(s): ChargesInformationGuideline

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

UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Type: This message item is composed of the following **PaymentIdentification3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.2		InstructionIdentification	<InstrId>	[0..1]	Text
2.3		EndToEndIdentification	<EndToEndId>	[1..1]	Text
2.4		TransactionIdentification	<TxId>	[1..1]	Text
2.5		ClearingSystemReference	<ClrSysRef>	[0..1]	Text

2.2 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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.3 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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.4 TransactionIdentification <TxId>

Presence: [1..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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1], R7

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

Type: This message item is composed of the following **PaymentTypeInformation21** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code
2.8		ClearingChannel	<ClrChnl>	[0..1]	Code
2.9		ServiceLevel	<SvcLvl>	[0..1]	
2.12		LocalInstrument	<LclInstrm>	[0..1]	
2.15		CategoryPurpose	<CtgyPurp>	[0..1]	

2.7 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.

Data Type: Code

When this message item is present, one of the following **Priority2Code** values must be used:

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

2.8 ClearingChannel <ClrChnl>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following **ClearingChannel2Code** values must be used:

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

2.9 ServiceLevel <SvcLvl>

Presence: [0..1]

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

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.10	{Or	Code	<Cd>	[1..1]	Code
2.11	Or}	Proprietary	<Prtry>	[1..1]	Text

2.10 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.9 ServiceLevel.

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

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

2.11 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.9 ServiceLevel.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.12 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.

Type: *This message item is composed of one of the following LocalInstrument2Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.13	{Or	Code	<Cd>	[1..1]	Code
2.14	Or}	Proprietary	<Prtry>	[1..1]	Text

2.13 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.12 LocalInstrument.

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

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35
minLength: 1

2.14 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.12 LocalInstrument.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.15 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.

Type: *This message item is composed of one of the following CategoryPurpose1Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.16	{Or	Code	<Cd>	[1..1]	Code
2.17	Or}	Proprietary	<Prtry>	[1..1]	Text

2.16 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.15 CategoryPurpose.

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

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4
minLength: 1

2.17 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.15 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.18 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1], R21, R3

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

Data Type: ActiveCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveCurrencyCode.

Format: ActiveCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveCurrencyCode

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.

Example:

<IntrBkStlmtAmt Ccy='EUR'>10.0</IntrBkStlmtAmt>

2.19 InterbankSettlementDate <IntrBkStlmtDt>**Presence:** [0..1], R5, R6**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.**Data Type:** ISODate**2.20 SettlementPriority <StlmtPrty>****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.**Data Type:** Code*When this message item is present, one of the following **Priority3Code** values must be used:*

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

2.21 SettlementTimeIndication <StlmtTmIndctn>**Presence:** [0..1]**Definition:** Provides information on the occurred settlement time(s) of the payment transaction.**Type:** This message item is composed of the following **SettlementDateTimeIndication1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.22		DebitDateTime	<DbtDtTm>	[0..1]	DateTime
2.23		CreditDateTime	<CdtDtTm>	[0..1]	DateTime

2.22 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).

Data Type: ISODateTime

2.23 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).

Data Type: ISODateTime

2.24 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

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

Type: This message item is composed of the following *SettlementTimeRequest2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.25		CLSTime	<CLSTm>	[0..1]	DateTime
2.26		TillTime	<TillTm>	[0..1]	DateTime
2.27		FromTime	<FrTm>	[0..1]	DateTime
2.28		RejectTime	<RjctTm>	[0..1]	DateTime

2.25 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).

Data Type: ISOTime

2.26 TillTime <TillTm>

Presence: [0..1]

Definition: Time until when the payment may be settled.

Data Type: ISOTime

2.27 FromTime <FrTm>

Presence: [0..1]

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

Data Type: ISOTime

2.28 RejectTime <RjctTm>

Presence: [0..1]

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

Data Type: ISOTime

2.29 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

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

Data Type: ISODateTime

2.30 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

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

Data Type: ISODate

2.31 InstructedAmount <InstdAmt>

Presence: [0..1], R20

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.32 ExchangeRate <XchgRate>

Presence: [0..1], R18, R19, R32

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.

Data Type: BaseOneRate

Format: fractionDigits: 10
totalDigits: 11

2.33 ChargeBearer <ChrgBr>

Presence: [1..1]

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

Data Type: Code

*One of the following **ChargeBearerType1Code** values must be used:*

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.34 ChargesInformation <ChrgsInft>

Presence: [0..n], R22

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

Type: This message item is composed of the following **ChargesInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.35</u>		Amount	<Amt>	[1..1]	Amount
<u>2.36</u>		Party	<Pty>	[1..1]	±

2.35 Amount <Amt>

Presence: [1..1], R21

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

Example:

```
<Amt Ccy='EUR'>1.0</Amt>
```

2.36 Party <Pty>

Presence: [1..1]

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

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.37 PreviousInstructingAgent <PrvsInstgAgt>

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.38 PreviousInstructingAgentAccount <PrvsInstgAgtAcct>

Presence: [0..1], R29

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.39 InstructingAgent <InstgAgt>

Presence: [0..1], R2

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

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.40 InstructedAgent <InstdAgt>

Presence: [0..1], R1

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.41 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1], R24

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.42 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1], R26

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.43 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1], R25

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.44 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1], R27

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.45 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.46 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1], R28

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.47 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.48 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.

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.49 Debtor <Dbtr>

Presence: [1..1]

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

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.50 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.

Type: *This message item is composed of the following **CashAccount16** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.*

2.51 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.52 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1], R30

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.53 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.54 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1], R31

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.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.55 Creditor <Cdtr>

Presence: [1..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.56 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.57 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.58 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..n]

Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

Type: This message item is composed of the following **InstructionForCreditorAgent1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.59		Code	<Cd>	[0..1]	Code
2.60		InstructionInformation	<InstrInf>	[0..1]	Text

2.59 Code <Cd>

Presence: [0..1], [R23](#)

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.

Data Type: Code

When this message item is present, one of the following **Instruction3Code** values must be used:

Code	Name	Definition
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.

2.60 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.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

2.61 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..n]

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.

Type: This message item is composed of the following **InstructionForNextAgent1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.62		Code	<Cd>	[0..1]	Code
2.63		InstructionInformation	<InstrInf>	[0..1]	Text

2.62 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.

Data Type: Code

When this message item is present, one of the following **Instruction4Code** values must be used:

Code	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.

2.63 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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.64 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.

Type: This message item is composed of one of the following **Purpose2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.65</u>	{Or	Code	<Cd>	[1..1]	Code
<u>2.66</u>	Or}	Proprietary	<Prtry>	[1..1]	Text

2.65 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.64 Purpose.

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

Data Type: ExternalPurpose1Code

Format: maxLength: 4
minLength: 1

2.66 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.64 Purpose.

Definition: Purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.67 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

Type: *This message item is composed of the following RegulatoryReporting3 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	DebitCreditReportingIndicator	<DbtCdtRptgInd>	[0..1]	Code
	Authority	<Authrty>	[0..1]	
	Details	<Dtls>	[0..n]	

For additional Type information, please refer to [RegulatoryReporting3](#) p.1020 in 'Message Item Types' section.

2.68 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain.

Type: *This message item is composed of the following RemittanceLocation2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.69</u>		RemittanceIdentification	<RmtId>	[0..1]	Text
<u>2.70</u>		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.71		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text
2.72		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]	

2.69 RemittanceIdentification <RmtId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.70 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Data Type: Code

When this message item is present, one of the following RemittanceLocationMethod2Code values must be used:

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

2.71 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Data Type: Max2048Text

Format: maxLength: 2048
minLength: 1

2.72 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

Type: This message item is composed of the following **NameAndAddress10** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.73		Name	<Nm>	[1..1]	Text
2.74		Address	<Adr>	[1..1]	±

2.73 Name <Nm>

Presence: [1..1]

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

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.74 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Type: This message item is composed of the following **PostalAddress6** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

For additional Type information, please refer to **PostalAddress6** p.1017 in 'Message Item Types' section.

2.75 RemittanceInformation <RmtInfo>

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.

Type: This message item is composed of the following **RemittanceInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.76		Unstructured	<Ustrd>	[0..n]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.77		Structured	<Strd>	[0..n]	

2.76 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.77 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.78		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
2.86		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
2.97		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
2.104		Invoicer	<Invcr>	[0..1]	±
2.105		Invoicee	<Invcee>	[0..1]	±
2.106		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

2.78 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.79		Type	<Tp>	[0..1]	
2.84		Number	<Nb>	[0..1]	Text
2.85		RelatedDate	<RltdDt>	[0..1]	DateTime

2.79 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.80		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.83		Issuer	<Issr>	[0..1]	Text

2.80 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following *ReferredDocumentType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.81	{Or	Code	<Cd>	[1..1]	Code
2.82	Or}	Proprietary	<Prtry>	[1..1]	Text

2.81 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.80 *CodeOrProprietary*.

Definition: Document type in a coded form.

Data Type: Code

One of the following *DocumentType5Code* values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.

Code	Name	Definition
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

2.82 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.80 **CodeOrProprietary**.*

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.83 Issuer <Issr>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.84 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.85 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

2.86 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: *This message item is composed of the following **RemittanceAmount1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.87		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
2.88		DiscountAppliedAmount	<DsctAppldAmt>	[0..1]	Amount
2.89		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.90</u>		TaxAmount	<TaxAmt>	[0..1]	Amount
<u>2.91</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
<u>2.96</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount

2.87 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.88 DiscountAppliedAmount <DscntApIldAmt>

Presence: [0..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.89 CreditNoteAmount <CdtNoteAmt>**Presence:** [0..1]**Definition:** Amount specified for the referred document is the amount of a credit note.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.90 TaxAmount <TaxAmt>**Presence:** [0..1]**Definition:** Quantity of cash resulting from the calculation of the tax.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.91 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.92		Amount	<Amt>	[1..1]	Amount
2.93		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.94		Reason	<Rsn>	[0..1]	Text
2.95		AdditionalInformation	<AddtlInf>	[0..1]	Text

2.92 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.93 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following **CreditDebitCode** values must be used:

Code	Name	Definition
CRDT	Credit	Operation is an increase.

Code	Name	Definition
DBIT	Debit	Operation is a decrease.

2.94 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Data Type: Max4Text

Format: maxLength: 4
minLength: 1

2.95 AdditionalInformation <AddtlInft>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.96 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.97 CreditorReferenceInformation <CdtrReflnf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.98		Type	<Tp>	[0..1]	
2.103		Reference	<Ref>	[0..1]	Text

2.98 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following *CreditorReferenceType2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.99		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.102		Issuer	<Issr>	[0..1]	Text

2.99 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following *CreditorReferenceType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.100	{Or	Code	<Cd>	[1..1]	Code
2.101	Or}	Proprietary	<Prtry>	[1..1]	Text

2.100 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.99 *CodeOrProprietary*.

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

Data Type: Code

One of the following *DocumentType3Code* values must be used:

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.

Code	Name	Definition
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

2.101 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.99 [CodeOrProprietary](#).

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.102 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.103 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.104 Invoicer <Invcr>

Presence: [0..1]

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

Type: *This message item is composed of the following [PartyIdentification32](#) element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.105 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.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.106 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

Business Example 1

Narrative-Step 1

BBBB Bank, New York, has received a payment initiation from its client ABC Corporation, New York, that holds an account 00125574999 with them for payment of the following invoices:

1. An invoice with number 4562, dated 08 September 2010 from DEF Electronics, London: 10 million JPY needs to be paid to DEF Electronics account 23683707994215 with AAAA Bank, London (AAAAGB2L). ABC Corporation assigns reference ABC/4562/2010-09-08 to the payment. Payment transaction charges are shared between ABC Corporation and DEF Electronics.

2. An invoice with number ABC-13679, dated 15 September 2010 from GHI Semiconductors, Brussels: 500,000 EUR needs to be paid to GHI Semiconductors account BE30001216371411 with DDDD Bank, Belgium (DDDBEBB). ABC Corporation assigns reference ABC/ABC-13679/2010-09-15 to the payment. The accounts receivable department of GHI Semiconductors needs to be advised when the funds have been credited to the account on telephone number +32/2/2222222. GHI Semiconductors will bear all payment transaction charges.

3. An invoice with number 987-AC, dated 27 September 2010 from their branch ABC Corporation, California: 1 million USD needs to be paid on the branch account 4895623 with BBBB Bank, San Francisco (BBBBUS66). ABC assigns reference ABC/987-AC/2010-09-27 to the payment. Payment transaction charges are shared.

Notes:

1. ABC Corporation sent a CustomerCreditTransferInitiation message containing the 3 transactions to BBBB Bank. This is illustrated in the CustomerCreditTransferInitiation business example section of the Payments Initiation Message Reference Guide.

To process the three payment instructions, BBBB Bank sends three FIToFICustomerCreditTransfer messages:

1. A first message to AAAA Bank, London (AAAAGB2L). As the banks do not have a JPY account relationship, the payment is processed using the cover method. The JPY correspondent of BBBB Bank is CCCC Bank, Tokio (CCCCJPJT). The JPY correspondent of AAAA Bank, London is AAAA Bank, Tokyo (AAAAJPJT). For the reimbursement instruction sent by BBBB Bank to its JPY correspondent CCCC Bank, please refer to the FinancialInstitutionCreditTransfer business example 1.

2. A second message to its EUR correspondent EEEE Bank, Frankfurt (EEEDEEFF) where BBBB Bank has multiple accounts, for payment to DDDDBEBB. BBBB Bank specifies that account 29314569847 should be used for reimbursement.

BBBB Bank has also received a payment order from their client Mr. Jones requesting to pay a 5 thousand EUR insurance premium by 30 September 2006 for contract ZZ/JO/164794 to ZZ Insurances, Frankfurt on their account DE89370400440532013000 with EEEEDEEFF. Charges will be shared between the parties. BBBB Bank decides to include the latter 2 transactions in one FIToFICustomerCreditTransfer message.

3. A third message is send to its branch BBBB Bank, San Francisco and instructs its branch to credit the account of ABC Corporation California in their books, account number 4895623.

Business Description 1

First FIToFICustomerCreditTransfer from BBBBUS33 to AAAAGB2L:

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBB/100928-CCT/JPY/123
CreationDateTime	<CreDtTm>	2010-09-28T16:00:00
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	COVE
InstructingReimbursementAgent	<InstgRmbrsmntAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCJPJT
InstructedReimbursementAgent	<InstdRmbrsmntAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAJPJT
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS33
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAGB2L

CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	BBBB/100928-CCT/JPY/123/1
EndToEndIdentification	<EndToEndId>	ABC/4562/2010-09-08
Transaction Identification	<TxId>	BBBB/100928-CCT/JPY/123/1
PaymentTypeInformation	<PmtTpInf>	
InstructionPriority	<InstrPrty>	NORM
InterbankSettlementAmount	<IntrBkSttlmAmt>	JPY 10000000
InterbankSettlementDate	<IntrBkSttlmDt>	2010-09-29
ChargeBearer	<ChrgBr>	SHAR
Debtor	<Dbtr>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
PostCode	<PstCd>	NY 10036
TownName	<TwnNm>	New York
Country	<Ctry>	US
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	00125574999
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS33
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAGB2L
Creditor	<Cdtr>	
Name	<Name>	DEF Electronics
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Mark Lane
BuildingNumber	<BldgNb>	55
PostCode	<PstCd>	EC3R7NE
TownName	<TwnNm>	London
Country	<Ctry>	GB
AddressLine	<AdrLine>	Corn Exchange 5th Floor

CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	23683707994215
Purpose	<Purp>	
Code	<Cd>	GDDS
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<Type>	
CodeOrProprietary	<CdOrPrty>	
Code	<Cd>	CINV
Number	<Nb>	4562
RelatedDate	<RltdDt>	2010-09-08

XML Instance

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<FIToFICstmrcdtTrf>
  <GrpHdr>
    <MsgId>BBBB/100928-CCT/JPY/123</MsgId>
    <CreDtTm>2010-09-28T16:00:00</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <StlmInf>
      <StlmMtd>COVE</StlmMtd>
      <InstgRmbrsmntAgt>
        <FinInstnId>
          <BIC>CCCCJPJT</BIC>
        </FinInstnId>
      </InstgRmbrsmntAgt>
      <InstdRmbrsmntAgt>
        <FinInstnId>
          <BIC>AAAAJPJT</BIC>
        </FinInstnId>
      </InstdRmbrsmntAgt>
    </StlmInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>BBBBUS33</BIC>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BIC>AAAAGB2L</BIC>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <CdtTrfTxInf>

```

```
<PmtId>
  <InstrId>BBBB/100928-CCT/JPY/123/1</InstrId>
  <EndToEndId>ABC/45622010-09-08</EndToEndId>
  <TxId>BBBB/100928-CCT/JPY/123/1</TxId>
</PmtId>
<PmtTpInf>
  <InstrPrty>NORM</InstrPrty>
</PmtTpInf>
<IntrBkSttlmAmt Ccy="JPY">10000000</IntrBkSttlmAmt>
<IntrBkSttlmDt>2010-09-29</IntrBkSttlmDt>
<ChrgBr>SHAR</ChrgBr>
<Dbtr>
  <Nm>ABC Corporation</Nm>
  <PstlAdr>
    <StrtNm>Times Square</StrtNm>
    <BldgNb>7</BldgNb>
    <PstCd>NY 10036</PstCd>
    <TwnNm>New York</TwnNm>
    <Ctry>US</Ctry>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>00125574999</Id>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>BBBBBUS33</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BIC>AAAAGB2L</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>DEF Electronics</Nm>
  <PstlAdr>
    <StrtNm>Mark Lane</StrtNm>
    <BldgNb>55</BldgNb>
    <PstCd>EC3R 7NE</PstCd>
    <TwnNm>London</TwnNm>
    <Ctry>GB</Ctry>
    <AdrLine>Corn Exchange 5th Floor</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
```

```

<Id>23683707994215</Id>
</Othr>
</Id>
</CdtrAcct>
<Purp>
  <Cd>GDDS</Cd>
</Purp>
<RmtInf>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
      </Tp>
      <Nb>4562</Nb>
      <RltdDt>2010-09-08</RltdDt>
    </RfrdDocInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
</FIToFICstmrCdtTrf>
```

Business Description 2

Second FIToFICustomerCreditTransfer from BBBBUS33 to EEEEDEFF:

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBB/100928-CCT/EUR/912
CreationDateTime	<CreDtTm>	2010-09-28T16:01:00
NumberOfTransactions	<NbOfTxns>	2
TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>	EUR 504.500
InterbankSettlementDate	<IntrBkSttlmDt>	2010-09-29
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	INDA
SettlementAccount	<SttlmAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	29314569847
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS33
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	

Message Definition Report

pacis.008.001.02 FIToFICustomerCreditTransferV02

BIC	<BIC>	EEEEDEFF
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	BBBB/100928-CCT/EUR/912/1
EndToEndIdentification	<EndToEndId>	ABC/ABC-13679/2010-09-15
Transaction Identification	<TxId>	BBBB/100928-CCT/EUR/912/1
PaymentTypeInformation	<PmtTpInf>	
InstructionPriority	<InstrPrty>	NORM
InterbankSettlementAmount	<IntrBkSttlmAmt>	EUR 499.500
InstructedAmount	<InstdAmt>	EUR 500.000
ChargeBearer	<ChrgBr>	CRED
ChargesInformation	<ChrgsInf>	
Amount	<Amt>	EUR 500
Party	<Pty>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS33
Debtor	<Dbtr>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
PostCode	<PstCd>	NY 10036
TownName	<TwnNm>	New York
Country	<Ctry>	US
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	00125574999
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS33
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDBEBB
Creditor	<Cdtr>	
Name	<Name>	GHI Semiconductors
PostalAddress	<PstlAdr>	

StreetName	<StrtNm>	Avenue Brugmann
BuildingNumber	<BldgNb>	415
PostCode	<PstCd>	1180
TownName	<TwnNm>	Brussels
Country	<Ctry>	BE
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	BE30001216371411
Purpose	<Purp>	
Code	<Cd>	GDDS
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<RfrdDocType>	
CodeOrProprietary	<CdOrPrty>	
Code	<Cd>	CINV
Number	<Nb>	ABC-13679
RelatedDate	<RltdDt>	2010-09-15
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	BBBB/100928-CCT/EUR/912/2
EndToEndIdentification	<EndToEndId>	BBBB/100928-ZZ/JO/164794
TransactionIdentification	<TxId>	BBBB/100928-CCT/EUR/912/2
PaymentTypeInformation	<PmtTpInf>	
InstructionPriority	<InstrPrty>	NORM
InterbankSettlementAmount	<IntrBkSttlmAmt>	EUR 5000
ChargeBearer	<ChrgBr>	SHAR
Debtor	<Dbtr>	
Name	<Name>	Mr. Jones
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	16th Street
BuildingNumber	<BldgNb>	30
PostCode	<PstCd>	NY 10023
TownName	<TwnNm>	New York
Country	<Ctry>	US
DebtorAccount	<DbtrAcct>	
Identification	<Id>	

Other	<Othr>	
Identification	<Id>	00125583145
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBBUS33
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	EEEEDEFF
Creditor	<Cdtr>	
Name	<Name>	ZZ Insurances
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Friedrich-Ebert-Anlage
BuildingNumber	<BldgNb>	2-14
PostCode	<PstCd>	D-60 325
TownName	<TwnNm>	Frankfurt am Main
Country	<Ctry>	DE
AddressLine	<AdrLine>	City Haus 1 10th Floor
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	DE89370400440532013000
RemittanceInformation	<RmtInf>	
Unstructured	<Ustrd>	Contract ZZ/JO/164794

XML Instance

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<FIToFICstmrcdtTrf>
  <GrpHdr>
    <MsgId>BBBB/100928-CT/EUR/912</MsgId>
    <CreDtTm>2010-09-28T16:01:00</CreDtTm>
    <NbOfTxns>2</NbOfTxns>
    <TtlIntrBkSttlmAmt Ccy="EUR">504500</TtlIntrBkSttlmAmt>
    <IntrBkSttlmDt>2010-09-29</IntrBkSttlmDt>
    <SttlmInf>
      <SttlmMtd>INDA</SttlmMtd>
      <SttlmAcct>
        <Id>
          <Othr>
            <Id>29314569847</Id>
          </Othr>
        </Id>
      </SttlmAcct>
    </SttlmInf>
    <InstgAgt>
  
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    <TxId>BBBB/100928-CCT/EUR/912/1</TxId>
  </PmtId>
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  </PmtTpInf>
  <IntrBkSttlmAmt Ccy="EUR">499500</IntrBkSttlmAmt>
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  <ChrgsInf>
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      </FinInstnId>
    </Pty>
  </ChrgsInf>
  <Dbtr>
    <Nm>ABC Corporation</Nm>
    <PstlAdr>
      <StrtNm>Times Square</StrtNm>
      <BldgNb>7</BldgNb>
      <PstCd>NY 10036</PstCd>
      <TwnNm>New York</TwnNm>
      <Ctry>US</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>00125574999</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
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    </FinInstnId>
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  <CdtrAgt>
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<FinInstnId>
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</FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>GHI Semiconductors</Nm>
  <PstlAdr>
    <StrtNm>Avenue Brugmann</StrtNm>
    <BldgNb>415</BldgNb>
    <PstCd>1180</PstCd>
    <TwnNm>Brussels</TwnNm>
    <Ctry>BE</Ctry>
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  </Id>
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  <Strd>
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        <CdOrPrtry>
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        </CdOrPrtry>
      </Tp>
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    </RfrdDocInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
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    <EndToEndId>BBBB/100928-ZZ/JO/164794</EndToEndId>
    <TxId>BBBB/100928-CCT/EUR/912/2</TxId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
  </PmtTpInf>
  <IntrBkSttlmAmt Ccy="EUR">5000</IntrBkSttlmAmt>
  <ChrgBr>SHAR</ChrgBr>
  <Dbtr>
    <Nm>Mr. Jones</Nm>
    <PstlAdr>
      <StrtNm>16th Street</StrtNm>
      <BldgNb>30</BldgNb>
```

```

<PstCd>NY10023</PstCd>
<TwnNm>New York</TwnNm>
<Ctry>US</Ctry>
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</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>00125583145</Id>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>BBBBBUS33</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BIC>EEEEDEFF</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>ZZ Insurances</Nm>
  <PstlAdr>
    <StrtNm>Friedrich-Ebert-Anlage</StrtNm>
    <BldgNb>2-14</BldgNb>
    <PstCd>D-60 325</PstCd>
    <TwnNm>Frankfurt am Main</TwnNm>
    <Ctry>DE</Ctry>
    <AdrLine>City Haus 1 10th Floor</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE89370400440532013000</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Contract ZZ/JO/164794</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</FIToFICstmrcdtTrf>

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Business Description 3

Third FIToFICustomerCreditTransfer from BBBBUS33 to BBBBUS66:

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBB/100928-CCT/USD/897

Message Definition Report

pacis.008.001.02 FIToFICustomerCreditTransferV02

CreationDateTime	<CreDtTm>	2010-09-28T16:02:00
NumberOfTransactions	<NbOfTxns>	1
TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>	USD 1.000.000
InterbankSettlementDate	<IntrBkSttlmDt>	2010-06-29
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	INDA
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBBUS33
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBBUS66
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	ABC/100928/CCT001/3
EndToEndIdentification	<EndToEndId>	ABC/987-AC/2010-09-27
Transaction Identification	<TxId>	BBBB/100928-CCT/USD/897
PaymentTypeInformation	<PmtTpInf>	
InstructionPriority	<InstrPrty>	NORM
InterbankSettlementAmount	<IntrBkSttlmAmt>	USD 1.000.000
ChargeBearer	<ChrgBr>	SHAR
Debtor	<Dbtr>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
PostCode	<PstCd>	NY 10036
TownName	<TwnNm>	New York
Country	<Ctry>	US
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	00125574999
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBBUS33
CreditorAgent	<CdtrAgt>	

FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS66
Creditor	<Cdtr>	
Name	<Name>	ABC Corporation
Department	<Dept>	Treasury department
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Bush Street
BuildingNumber	<BldgNb>	13
PostCode	<PstCd>	CA 94108
TownName	<TwnNm>	San Francisco
Country	<Ctry>	US
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	4895623
Purpose	<Purp>	
Code	<Cd>	INTC
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<RfrdDocType>	
CodeOrProprietary	<CdOrPrty>	
Code	<Cd>	CINV
Number	<Nb>	987-AC
RelatedDate	<RltdDt>	2010-09-27

XML Instance

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    <IntrBkSttlmDt>2010-06-29</IntrBkSttlmDt>
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  </FinInstnId>
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  </PmtTpInf>
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  <Dbtr>
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    <PstlAdr>
      <StrtNm>Times Square</StrtNm>
      <BldgNb>7</BldgNb>
      <PstCd>NY 10036</PstCd>
      <TwnNm>New York</TwnNm>
      <Ctry>US</Ctry>
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      <BldgNb>13</BldgNb>
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  </Cdtr>
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Narrative - Step 2

On receipt of the message of BBBB Bank, EEEE Bank debits the account of BBBB Bank and credits its customer ZZ Insurances as instructed in the second payment transaction. EEEE Bank creates a new FIToFICustomerCreditTransfer to execute the first payment transaction and sends it to Creditor Agent DDDDBEBB through the clearing system XYZ of which both banks are members.

Business description 1

FIToFICustomerCreditTransfer from EEEEDEFF to DDDDBEBB:

Element	XML Tag	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	EEEE/100929-EUR/059
CreationDateTime	<CreDtTm>	10-09-29T09:00:00
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	CLRG

ClearingSystem	<ClrSys>	
Proprietary	<Prtry>	XYZ
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	EEEDEEFF
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDBEBBB
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	EEEE/100929-EUR/059/1
EndToEndIdentification	<EndToEndId>	ABC/ABC-13679/2010-09-15
TransactionIdentification	<TxId>	BBBB/100928-CCT/EUR/912/1
PaymentTypeInformation	<PmtTpInf>	
InstructionPriority	<InstrPrty>	NORM
InterbankSettlementAmount	<IntrBkSttlmAmt>	EUR 499.250
InterbankSettlementDate	<IntrBkSttlmDt>	2010-09-29
InstructedAmount	<InstdAmt>	EUR 500.000
ChargeBearer	<ChrgBr>	CRED
ChargesInformation	<ChrgsInf>	
Amount	<Amt>	EUR 500
Party	<Pty>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBBUS33
ChargesInformation	<ChrgsInf>	
ChargesAmount	<ChrgsAmt>	EUR 250
ChargesParty	<ChrgsPty>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	EEEDEEFF
Debtor	<Dbtr>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
PostCode	<PstCd>	NY 10036
TownName	<TwnNm>	New York
Country	<Ctry>	US

DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	00125574999
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBBUS33
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDBEBB
Creditor	<Cdtr>	
Name	<Name>	GHI Semiconductors
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Avenue Brugmann
BuildingNumber	<BldgNb>	415
PostCode	<PstCd>	1180
TownName	<TwnNm>	Brussels
Country	<Ctry>	BE
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	BE30001216371411
Purpose	<Purp>	
Code	<Cd>	GDDS
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<Type>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	CINV
Number	<Nb>	ABC-13679
RelatedDate	<RltdDt>	2010-09-15

XML Instance

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  </FinInstnId>
</CdtrAgt>
<Cdtr>
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Business Example 2

Narrative-Step 1

Biogenetics-Crops, Glasgow, subsidiary of Biogenetics HQ, London, has received an invoice with number SX-25T, dated 13 October 2010 from Seed Inc., Dublin: 75 thousand EUR needs to be paid to the account of Seed Inc.

IE29CCCC93115212345678 held at CCCC Bank, Dublin (CCCCIE2D). Transaction charges for the payment are shared between Biogenetics and Seed Inc.

The payment of all Biogenetics invoices is centralized at Biogenetics HQ. It assigns reference CROPS/SX-25T/2010-10-13 to the payment order and passes it on to AAAA Bank (AAAAGB2L) where it holds the account 46373892034012. AAAA Bank sends the payment to its correspondent BBBB Bank in Dublin (BBBBIE2D).

Business Description 1

FIToFICustomerCreditTransfer from AAAA Bank to BBBB Bank:

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	AAAA/101109-CCT/EUR/443
CreationDateTime	<CreDtTm>	2010-11-09T10:03:13
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	INDA
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAGB2L
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBIE2D
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	AAAA/101109-CCT/EUR/443/1
EndToEndIdentification	<EndToEndId>	CROPS/SX-25T/2010-10-13
Transaction Identification	<TxId>	AAAA/101109-CCT/EUR/443/1
InterbankSettlementAmount	<IntrBkSttlmAmt>	EUR 75.000
InterbankSettlementDate	<IntrBkSttlmDt>	2010-11-09
InstructedAmount	<InstdAmt>	EUR 75.000
ChargeBearer	<ChrgBr>	SHAR
UltimateDebtor	<UltmtDbtr>	
Name	<Nm>	Biogenetics - CROPS
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Growth Street
BuildingNumber	<BldgNb>	17
PostCode	<PstCd>	G5 OTW
TownName	<TwnNm>	Glasgow
Country	<Ctry>	GB

Debtor	<Dbtr>	
Name	<Nm>	Biogenetics - HQ
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Corn Street
BuildingNumber	<BldgNb>	13
PostCode	<PstCd>	W6 8DR
TownName	<TwnNm>	London
Country	<Ctry>	GB
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	46373892034012
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAGB2L
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCIE2D
Creditor	<Cdtr>	
Name	<Name>	Seed Inc.
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Grain Lane
BuildingNumber	<BldgNb>	27
TownName	<TwnNm>	Dublin
Country	<Ctry>	IE
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	IE29CCCC93115212345678
Purpose	<Purp>	
Code	<Cd>	GDDS
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<Type>	
Code	<Cd>	CINV
Number	<Nb>	SX-25T
RelatedDate	<RltdDt>	2010-10-13

XML Instance

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    </InstgAgt>
    <InstdAgt>
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        <BIC>BBBBIE2D</BIC>
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    </InstdAgt>
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    <Dbtr>
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      <PstlAdr>
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        <PstCd>W6 8DR</PstCd>
        <TwnNm>London</TwnNm>
        <Ctry>GB</Ctry>
      </PstlAdr>
    </Dbtr>
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  </FinInstnId>
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  <PstlAdr>
    <StrtNm>Grain Lane</StrtNm>
    <BldgNb>27</BldgNb>
    <TwnNm>Dublin</TwnNm>
    <Ctry>IE</Ctry>
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</FIToFICstmrcdtTrf>
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Narrative - Step 2

On receipt of the payment instruction, BBBB Bank debits AAAA Bank account, deducts its processing charges and sends an FIToFICustomerCreditTransfer to CCCC Bank, Dublin across the Irish RTGS system.

Business description 1

FIToFICustomerCreditTransfer from BBBB Bank to CCCC Bank:

<i>Element</i>	<i><XML Tag></i>	<i>Content</i>
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBB/101109-CBJ056
CreationDateTime	<CreDtTm>	2010-11-09T10:13:00
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	CLRG
ClearingSystem	<ClrSys>	
Proprietary	<Prtry>	CBJ
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBIE2D
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCIE2D
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	BBBB/101109-CBJ056/1
EndToEndIdentification	<EndToEndId>	CROPS/SX-25T/2010-10-13
TransactionIdentification	<TxId>	AAAA/10-1109-CCT/EUR/443/1
InterbankSettlementAmount	<IntrBkSttlmAmt>	EUR 74.900
InterbankSettlementDate	<IntrBkSttlmDt>	2010-11-09
InstructedAmount	<InstdAmt>	EUR 75.000
ChargeBearer	<ChrgBr>	SHAR
ChargesInformation	<ChrgsInf>	
Amount	<Amt>	EUR 100
Party	<Pty>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBIE2D
UltimateDebtor	<UltmtDbtr>	
Name	<Nm>	Biogenetics - CROPS
PostalAddress	<PstlAdr>	

StreetName	<StrtNm>	Growth Street
BuildingNumber	<BldgNb>	17
PostCode	<PstCd>	G5 OTW
TownName	<TwnNm>	Glasgow
Country	<Ctry>	GB
Debtor	<Dbtr>	
Name	<Nm>	Biogenetics - HQ
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Corn Street
BuildingNumber	<BldgNb>	13
PostCode	<PstCd>	W6 8DR
TownName	<TwnNm>	London
Country	<Ctry>	GB
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	46373892034012
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAGB2L
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCIE2D
Creditor	<Cdtr>	
Name	<Name>	Seed Inc.
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Grain Lane
BuildingNumber	<BldgNb>	27
TownName	<TwnNm>	Dublin
Country	<Ctry>	IE
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	IE29CCCC93115212345678
Purpose	<Purp>	
Code	<Cd>	GDDS
RemittanceInformation	<RmtInf>	
Structured	<Strd>	

ReferredDocumentInformation	<RfrdDocInf>	
Type	<Type>	
CodeOrProprietary	<CdOrPrty>	
Code	<Cd>	CINV
Number	<Nb>	SX-25T
RelatedDate	<RltdDt>	2010-10-13

XML Instance

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  </Id>
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  </Strd>
</RmtInf>
</CdtTrfTxInf>
</FIToFICstmrCdtTrf>
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Message Functionality

Scope

The FinancialInstitutionCreditTransfer message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system.

It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.

Usage

The FinancialInstitutionCreditTransfer message is exchanged between agents and can contain one or more credit transfer instructions where debtor and creditor are both financial institutions.

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

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

Outline

The FinancialInstitutionCreditTransfer message is composed of two building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateAndTime.

B. Credit Transfer Transaction Information

This building block is mandatory and repetitive. It contains elements related to the debit and credit side of the transaction such as Creditor, Debtor.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
		<i>Message root</i>	<FinInstnCdtTrf>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		BatchBooking	<BtchBookg>	[0..1]	Indicator	
1.4		NumberOfTransactions	<NbOfTxns>	[1..1]	Text	
1.5		ControlSum	<CtrlSum>	[0..1]	Quantity	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.6		TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>	[0..1]	Amount	R3 R4
1.7		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	R8
1.8		SettlementInformation	<SttlmInf>	[1..1]		
1.9		SettlementMethod	<SttlmMtd>	[1..1]	Code	
1.10		SettlementAccount	<SttlmAcct>	[0..1]	±	R11 R13
1.11		ClearingSystem	<ClrSys>	[0..1]		R10 R11
1.12	{Or	Code	<Cd>	[1..1]	Code	
1.13	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.14		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±	R10 R12 R13 R9
1.15		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcc>	[0..1]	±	R14
1.16		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±	R10 R12 R13 R9
1.17		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcc>	[0..1]	±	R15
1.18		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±	R10 R13
1.19		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcc>	[0..1]	±	R16
1.20		PaymentTypeInformation	<PmtTpInf>	[0..1]		
1.21		InstructionPriority	<InstrPrty>	[0..1]	Code	
1.22		ClearingChannel	<ClrChnl>	[0..1]	Code	
1.23		ServiceLevel	<SvcLvl>	[0..1]		
1.24	{Or	Code	<Cd>	[1..1]	Code	
1.25	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.26		LocalInstrument	<LoclInstrm>	[0..1]		
1.27	{Or	Code	<Cd>	[1..1]	Code	
1.28	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.29		InstructingAgent	<InstgAgt>	[0..1]	±	
1.30		InstructedAgent	<InstdAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.0		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]		
2.1		PaymentIdentification	<PmtId>	[1..1]		
2.2		InstructionIdentification	<InstrId>	[0..1]	Text	
2.3		EndToEndIdentification	<EndToEndId>	[1..1]	Text	
2.4		TransactionIdentification	<TxId>	[1..1]	Text	
2.5		ClearingSystemReference	<ClrSysRef>	[0..1]	Text	
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]		R7
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code	
2.8		ClearingChannel	<ClrChnl>	[0..1]	Code	
2.9		ServiceLevel	<SvcLvl>	[0..1]		
2.10	{Or	Code	<Cd>	[1..1]	Code	
2.11	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.12		LocalInstrument	<LoclInstrm>	[0..1]		
2.13	{Or	Code	<Cd>	[1..1]	Code	
2.14	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.15		InterbankSettlementAmount	<IntrBkSttlmAmt>	[1..1]	Amount	R3
2.16		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	R5 R6
2.17		SettlementPriority	<SttlmPrty>	[0..1]	Code	
2.18		SettlementTimeIndication	<SttlmTmIndctn>	[0..1]		
2.19		DebitDateTime	<DbtDtTm>	[0..1]	DateTime	
2.20		CreditDateTime	<CdtDtTm>	[0..1]	DateTime	
2.21		SettlementTimeRequest	<SttlmTmReq>	[0..1]		
2.22		CLSTime	<CLSTm>	[0..1]	DateTime	
2.23		TillTime	<TillTm>	[0..1]	DateTime	
2.24		FromTime	<FrTm>	[0..1]	DateTime	
2.25		RejectTime	<RjctTm>	[0..1]	DateTime	
2.26		PreviousInstructingAgent	<PrvsInstgAgt>	[0..1]	±	
2.27		PreviousInstructingAgentAccount	<PrvsInstgAgtAcct>	[0..1]	±	R23
2.28		InstructingAgent	<InstgAgt>	[0..1]	±	R2
2.29		InstructedAgent	<InstdAgt>	[0..1]	±	R1
2.30		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±	R17
2.31		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±	R20
2.32		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±	R18

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Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.33		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±	R21
2.34		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±	
2.35		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±	R22
2.36		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
2.37		Debtor	<Dbtr>	[1..1]	±	
2.38		DebtorAccount	<DbtrAcct>	[0..1]	±	
2.39		DebtorAgent	<DbtrAgt>	[0..1]	±	
2.40		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	R24
2.41		CreditorAgent	<CdtrAgt>	[0..1]	±	R19
2.42		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	R25
2.43		Creditor	<Cdtr>	[1..1]	±	
2.44		CreditorAccount	<CdtrAcct>	[0..1]	±	
2.45		UltimateCreditor	<UltmtCdtr>	[0..1]	±	
2.46		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]		
2.47		Code	<Cd>	[0..1]	Code	
2.48		InstructionInformation	<InstrInf>	[0..1]	Text	
2.49		InstructionForNextAgent	<InstrForNxtAgt>	[0..n]		
2.50		Code	<Cd>	[0..1]	Code	
2.51		InstructionInformation	<InstrInf>	[0..1]	Text	
2.52		RemittanceInformation	<RmtInf>	[0..1]		
2.53		Unstructured	<Ustrd>	[0..n]	Text	
2.54		UnderlyingCustomerCreditTransfer	<UndrlygCstmrCdtTrf>	[0..1]		
2.55		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
2.56		InitiatingParty	<InitgPty>	[0..1]	±	
2.57		Debtor	<Dbtr>	[1..1]	±	
2.58		DebtorAccount	<DbtrAcct>	[0..1]	±	
2.59		DebtorAgent	<DbtrAgt>	[1..1]	±	
2.60		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	
2.61		PreviousInstructingAgent	<PrvsInstgAgt>	[0..1]	±	
2.62		PreviousInstructingAgentAccount	<PrvsInstgAgtAcct>	[0..1]	±	R31
2.63		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±	R26
2.64		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±	R28
2.65		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±	R27
2.66		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±	R29

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.67		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±	
2.68		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±	R30
2.69		CreditorAgent	<CdtrAgt>	[1..1]	±	
2.70		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	
2.71		Creditor	<Cdtr>	[1..1]	±	
2.72		CreditorAccount	<CdtrAcct>	[0..1]	±	
2.73		UltimateCreditor	<UltmtCdtr>	[0..1]	±	
2.74		RemittanceInformation	<RmtInf>	[0..1]		
2.75		Unstructured	<Ustrd>	[0..n]	Text	
2.76		Structured	<Strd>	[0..n]		
2.77		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
2.78		Type	<Tp>	[0..1]		
2.79		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.80	{Or	Code	<Cd>	[1..1]	Code	
2.81	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.82		Issuer	<Issr>	[0..1]	Text	
2.83		Number	<Nb>	[0..1]	Text	
2.84		RelatedDate	<RltdDt>	[0..1]	DateTime	
2.85		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
2.86		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
2.87		DiscountAppliedAmount	<DscentApldAmt>	[0..1]	Amount	
2.88		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
2.89		TaxAmount	<TaxAmt>	[0..1]	Amount	
2.90		AdjustmentAmountAndReason	<AdjstmntAmtAndRs n>	[0..n]		
2.91		Amount	<Amt>	[1..1]	Amount	
2.92		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
2.93		Reason	<Rsn>	[0..1]	Text	
2.94		AdditionalInformation	<AddtlInf>	[0..1]	Text	
2.95		RemittedAmount	<RmttdAmt>	[0..1]	Amount	
2.96		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
2.97		Type	<Tp>	[0..1]		
2.98		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.99	{Or	Code	<Cd>	[1..1]	Code	
2.100	Or}	Proprietary	<Prtry>	[1..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
2.101		Issuer	<Issr>	[0..1]	Text	
2.102		Reference	<Ref>	[0..1]	Text	
2.103		Invoicer	<Invcr>	[0..1]	±	
2.104		Invoicee	<Invcee>	[0..1]	±	
2.105		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	
2.106		InstructedAmount	<InstdAmt>	[0..1]	Amount	

Rules and Guidelines

Rules

R1 InstructedAgentRule

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

R2 InstructingAgentRule

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

R3 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

R4 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

R5 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

R6 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then CreditTransferTransactionInformation/InterbankSettlementDate must be present.

R7 PaymentTypeInformationRule

If GroupHeader/PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

R8 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

R9 ThirdReimbursementAgentRule

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

R10 SettlementMethodAgentRule

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

R11 SettlementMethodCoverRule

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

R12 SettlementMethodCoverAgentRule

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

R13 SettlementMethodClearingRule

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

R14 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

R15 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

R16 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

R17 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

R18 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

R19 IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

R20 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

R21 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

R22 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

R23 PreviousInstructingAgentAccountRule

If PreviousInstructingAgentAccount is present, then PreviousInstructingAgent must be present.

R24 DebtorAgentAccountRule

If DebtorAgentAccount is present, then DebtorAgent must be present.

R25 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

R26 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

R27 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

R28 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

R29 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

R30 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

R31 PreviousInstructingAgentAccountRule

If PreviousInstructingAgentAccount is present, then PreviousInstructingAgent must be present.

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **FinancialInstitutionCreditTransferV02** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

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

Type: The **GroupHeader** block is composed of the following **GroupHeader35** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		BatchBooking	<BtchBookg>	[0..1]	Indicator
1.4		NumberOfTransactions	<NbOfTxn>	[1..1]	Text
1.5		ControlSum	<CtrlSum>	[0..1]	Quantity
1.6		TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>	[0..1]	Amount
1.7		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
1.8		SettlementInformation	<SttlmInf>	[1..1]	
1.20		PaymentTypeInformation	<PmtTpInf>	[0..1]	
1.29		InstructingAgent	<InstgAgt>	[0..1]	±
1.30		InstructedAgent	<InstdAgt>	[0..1]	±

Rule(s): TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Data Type: ISODateTime

1.3 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.

Data Type: One of the following **BatchBookingIndicator** values must be used:

MeaningWhenTrue: Identifies that a batch entry for the sum of the amounts of all transactions in the message is requested.

MeaningWhenFalse: Identifies that a single entry for each of the transactions in the message is requested.

1.4 NumberOfTransactions <NbOfTxS>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Data Type: Max15NumericText

Format: [0-9]{1,15}

1.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

1.6 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1], R3, R4

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

Data Type: ActiveCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveCurrencyCode**.*

Format: ActiveCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveCurrencyAndAmount

CurrencyAmount

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

Note: The decimal separator is a dot.

ActiveCurrencyCode

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.

1.7 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1], R8

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.

Data Type: ISODate

1.8 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.

Type: This message item is composed of the following **SettlementInformation13** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.9		SettlementMethod	<SttlmMtd>	[1..1]	Code
1.10		SettlementAccount	<SttlmAcct>	[0..1]	±
1.11		ClearingSystem	<ClrSys>	[0..1]	
1.14		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±
1.15		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>	[0..1]	±
1.16		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±
1.17		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>	[0..1]	±
1.18		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±
1.19		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>	[0..1]	±

Rule(s): InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

SettlementMethodAgentRule

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

SettlementMethodClearingRule

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

SettlementMethodCoverAgentRule

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

SettlementMethodCoverRule

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

ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

ThirdReimbursementAgentRule

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

1.9 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Data Type: Code

One of the following SettlementMethod1Code values must be used:

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
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.

Example:

<StlmMtd>INGA</StlmMtd>

1.10 SettlementAccount <StlmAcct>**Presence:** [0..1], R11, R13**Definition:** A specific purpose account used to post debit and credit entries as a result of the transaction.**Type:** This message item is composed of the following *CashAccount16* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to *CashAccount16* p.949 in 'Message Item Types' section.**1.11 ClearingSystem <ClrSys>****Presence:** [0..1], R10, R11**Definition:** Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.**Type:** This message item is composed of one of the following *ClearingSystemIdentification3Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.12	{Or	Code	<Cd>	[1..1]	Code
1.13	Or}	Proprietary	<Prtry>	[1..1]	Text

1.12 Code <Cd>**Presence:** [1..1]*This message item is part of choice 1.11 ClearingSystem.***Definition:** Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.**Data Type:** ExternalCashClearingSystem1Code**Format:** maxLength: 3
minLength: 1

1.13 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.11 [ClearingSystem](#).

Definition: Clearing system identification in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.14 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1], [R10](#), [R12](#), [R13](#), [R9](#)

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.

Type: *This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

1.15 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1], [R14](#)

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

Type: *This message item is composed of the following [CashAccount16](#) element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

1.16 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1], [R10](#), [R12](#), [R13](#), [R9](#)

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

1.17 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1], R15

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

1.18 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1], R10, R13

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

1.19 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1], R16

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

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

1.20 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

Type: This message item is composed of the following **PaymentTypeInformation23** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.21		InstructionPriority	<InstrPrty>	[0..1]	Code
1.22		ClearingChannel	<ClrChnl>	[0..1]	Code
1.23		ServiceLevel	<SvcLvl>	[0..1]	
1.26		LocalInstrument	<LclInstrm>	[0..1]	

1.21 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.

Data Type: Code

When this message item is present, one of the following **Priority2Code** values must be used:

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

1.22 ClearingChannel <ClrChnl>

Presence: [0..1]

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

Data Type: Code

When this message item is present, one of the following **ClearingChannel2Code** values must be used:

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

Code	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

1.23 ServiceLevel <SvcLvl>

Presence: [0..1]

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

Type: This message item is composed of one of the following *ServiceLevel2Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.24	{Or	Code	<Cd>	[1..1]	Code
1.25	Or}	Proprietary	<Prtry>	[1..1]	Text

1.24 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.23 *ServiceLevel*.

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

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

1.25 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.23 *ServiceLevel*.

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.26 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.

Type: This message item is composed of one of the following *LocalInstrument2Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.27	{Or	Code	<Cd>	[1..1]	Code
1.28	Or}	Proprietary	<Prtry>	[1..1]	Text

1.27 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.26 LocalInstrument.

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

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35

minLength: 1

1.28 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.26 LocalInstrument.

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.29 InstructingAgent <InstgAgt>

Presence: [0..1]

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

Type: *This message item is composed of the following BranchAndFinancialInstitutionIdentification4 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

1.30 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).

Type: *This message item is composed of the following BranchAndFinancialInstitutionIdentification4 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

*For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.*

2.0 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..n]

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

Type: The *CreditTransferTransactionInformation* block is composed of the following *CreditTransferTransactionInformation13* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		PaymentIdentification	<PmtId>	[1..1]	
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]	
2.15		InterbankSettlementAmount	<IntrBkSttlmAmt>	[1..1]	Amount
2.16		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	Date/Time
2.17		SettlementPriority	<SttlmPrty>	[0..1]	Code
2.18		SettlementTimeIndication	<SttlmTmIndctn>	[0..1]	
2.21		SettlementTimeRequest	<SttlmTmReq>	[0..1]	
2.26		PreviousInstructingAgent	<PrvsInstgAgt>	[0..1]	±
2.27		PreviousInstructingAgentAccount	<PrvsInstgAgtAcct>	[0..1]	±
2.28		InstructingAgent	<InstgAgt>	[0..1]	±
2.29		InstructedAgent	<InstdAgt>	[0..1]	±
2.30		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±
2.31		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±
2.32		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±
2.33		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±
2.34		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±
2.35		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±
2.36		UltimateDebtor	<UltmtDbtr>	[0..1]	±
2.37		Debtor	<Dbtr>	[1..1]	±
2.38		DebtorAccount	<DbtrAcct>	[0..1]	±
2.39		DebtorAgent	<DbtrAgt>	[0..1]	±
2.40		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
2.41		CreditorAgent	<CdtrAgt>	[0..1]	±
2.42		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
2.43		Creditor	<Cdtr>	[1..1]	±
2.44		CreditorAccount	<CdtrAcct>	[0..1]	±
2.45		UltimateCreditor	<UltmtCdtr>	[0..1]	±
2.46		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]	
2.49		InstructionForNextAgent	<InstrForNxtAgt>	[0..n]	
2.52		RemittanceInformation	<RmtInf>	[0..1]	
2.54		UnderlyingCustomerCreditTransfer	<UndrlygCstmrCdtTrf>	[0..1]	

Rule(s): CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

DebtorAgentAccountRule

If DebtorAgentAccount is present, then DebtorAgent must be present.

IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

PreviousInstructingAgentAccountRule

If PreviousInstructingAgentAccount is present, then PreviousInstructingAgent must be present.

Guideline(s): UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Type: This message item is composed of the following **PaymentIdentification3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.2		InstructionIdentification	<InstrId>	[0..1]	Text
2.3		EndToEndIdentification	<EndToEndId>	[1..1]	Text
2.4		TransactionIdentification	<TxId>	[1..1]	Text
2.5		ClearingSystemReference	<ClrSysRef>	[0..1]	Text

2.2 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.3 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.4 TransactionIdentification <TxId>

Presence: [1..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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1], R7

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

Type: This message item is composed of the following **PaymentTypeInformation** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.8		ClearingChannel	<ClrChnl>	[0..1]	Code
2.9		ServiceLevel	<SvcLvl>	[0..1]	
2.12		LocalInstrument	<LclInstrm>	[0..1]	

2.7 InstructionPriority <InstrPrt>

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.

Data Type: Code

*When this message item is present, one of the following **Priority2Code** values must be used:*

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

2.8 ClearingChannel <ClrChnl>

Presence: [0..1]

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

Data Type: Code

*When this message item is present, one of the following **ClearingChannel2Code** values must be used:*

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

2.9 ServiceLevel <SvcLvl>

Presence: [0..1]

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

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.10	{Or	Code	<Cd>	[1..1]	Code
2.11	Or}	Proprietary	<Prtry>	[1..1]	Text

2.10 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.9 ServiceLevel.

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

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4

minLength: 1

2.11 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.9 ServiceLevel.

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.12 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.

Type: *This message item is composed of one of the following LocalInstrument2Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.13	{Or	Code	<Cd>	[1..1]	Code
2.14	Or}	Proprietary	<Prtry>	[1..1]	Text

2.13 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.12 LocalInstrument.

Definition: Specifies the local instrument, as published in an external local instrument code list.

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35

minLength: 1

2.14 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.12 LocalInstrument.

Definition: Specifies the local instrument, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.15 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1], R3

Definition: Amount of money moved between the instructing agent and the instructed agent.

Data Type: ActiveCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveCurrencyCode**.*

Format: ActiveCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveCurrencyCode

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.

2.16 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1], R5, R6

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.

Data Type: ISODATE

2.17 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.

Data Type: Code

*When this message item is present, one of the following **Priority3Code** values must be used:*

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible)

2.18 SettlementTimeIndication <SttlmTmlndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

Type: *This message item is composed of the following **SettlementDateTimeIndication1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.19		DebitDateTime	<DbtDtTm>	[0..1]	DateTime
2.20		CreditDateTime	<CdtDtTm>	[0..1]	DateTime

2.19 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).

Data Type: ISODateTime

2.20 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).

Data Type: ISODateTime

2.21 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time(s) of the payment instruction.

Type: This message item is composed of the following *SettlementTimeRequest2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.22		CLSTime	<CLSTm>	[0..1]	DateTime
2.23		TillTime	<TillTm>	[0..1]	DateTime
2.24		FromTime	<FrTm>	[0..1]	DateTime
2.25		RejectTime	<RjctTm>	[0..1]	DateTime

2.22 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).

Data Type: ISOTime

2.23 TillTime <TillTm>

Presence: [0..1]

Definition: Time until when the payment may be settled.

Data Type: ISOTime

2.24 FromTime <FrTm>

Presence: [0..1]

Definition: Time as from when the payment may be settled.

Data Type: ISOTime

2.25 RejectTime <RjctTm>

Presence: [0..1]

Definition: Time by when the payment must be settled to avoid rejection.

Data Type: ISOTime

2.26 PreviousInstructingAgent <PrvsInstgAgt>

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.27 PreviousInstructingAgentAccount <PrvsInstgAgtAcct>

Presence: [0..1], R23

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.28 InstructingAgent <InstgAgt>

Presence: [0..1], R2

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.29 InstructedAgent <InstdAgt>

Presence: [0..1], R1

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.30 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1], R17

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.31 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1], R20

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.32 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1], [R18](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.33 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1], [R21](#)

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.34 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.35 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1], R22

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.36 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate financial institution that owes an amount of money to the (ultimate) institutional creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.37 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.38 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.39 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.40 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1], [R24](#)

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.41 CreditorAgent <CdtrAgt>

Presence: [0..1], [R19](#)

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.42 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1], [R25](#)

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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.43 Creditor <Cdtr>

Presence: [1..1]

Definition: Financial institution that receives an amount of money from the financial institutional debtor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.44 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.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.45 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate financial institution to which an amount of money is due.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.46 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..n]

Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

Type: This message item is composed of the following **InstructionForCreditorAgent2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.47		Code	<Cd>	[0..1]	Code
2.48		InstructionInformation	<InstrInf>	[0..1]	Text

2.47 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.

Data Type: Code

*When this message item is present, one of the following **Instruction5Code** values must be used:*

Code	Name	Definition
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.

2.48 InstructionInformation <InstrInfo>

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.49 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..n]

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.

Type: This message item is composed of the following **InstructionForNextAgent1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.50		Code	<Cd>	[0..1]	Code
2.51		InstructionInformation	<InstrInfo>	[0..1]	Text

2.50 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.

Data Type: Code

*When this message item is present, one of the following **Instruction4Code** values must be used:*

Code	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.

2.51 InstructionInformation <Instrlnf>

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.52 RemittanceInformation <Rmtlnf>

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.

Type: This message item is composed of the following **RemittanceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.53		Unstructured	<Ustrd>	[0..n]	Text

2.53 Unstructured <Ustrd>

Presence: [0..n]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in an unstructured form.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.54 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

Definition: Set of elements used to provide information on the underlying customer credit transfer for which cover is provided.

Type: This message item is composed of the following **CreditTransferTransactionInformation12** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.55		UltimateDebtor	<UltmtDbtr>	[0..1]	±
2.56		InitiatingParty	<InitgPty>	[0..1]	±
2.57		Debtor	<Dbtr>	[1..1]	±
2.58		DebtorAccount	<DbtrAcct>	[0..1]	±
2.59		DebtorAgent	<DbtrAgt>	[1..1]	±
2.60		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
2.61		PreviousInstructingAgent	<PrvsInstgAgt>	[0..1]	±
2.62		PreviousInstructingAgentAccount	<PrvsInstgAgtAcct>	[0..1]	±
2.63		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.64		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±
2.65		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±
2.66		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±
2.67		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±
2.68		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±
2.69		CreditorAgent	<CdtrAgt>	[1..1]	±
2.70		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
2.71		Creditor	<Cdtr>	[1..1]	±
2.72		CreditorAccount	<CdtrAcct>	[0..1]	±
2.73		UltimateCreditor	<UltmtCdtr>	[0..1]	±
2.74		RemittanceInformation	<RmtInf>	[0..1]	
2.106		InstructedAmount	<InstdAmt>	[0..1]	Amount

Rule(s): IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

PreviousInstructingAgentAccountRule

If PreviousInstructingAgentAccount is present, then PreviousInstructingAgent must be present.

Guideline(s): UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

2.55 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.56 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.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.57 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.58 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.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.59 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.60 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.61 PreviousInstructingAgent <PrvsInstgAgt>

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.62 PreviousInstructingAgentAccount <PrvsInstgAgtAcct>

Presence: [0..1], [R31](#)

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.63 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1], [R26](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.64 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1], [R28](#)

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.65 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1], [R27](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.66 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1], [R29](#)

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.67 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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.68 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1], R30

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.69 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.70 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.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.71 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.72 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.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.73 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.74 RemittanceInformation <RmtInft>

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.

Type: This message item is composed of the following **RemittanceInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.75</u>		Unstructured	<Ustrd>	[0..n]	Text
<u>2.76</u>		Structured	<Strd>	[0..n]	

2.75 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.76 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.77</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
<u>2.85</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
<u>2.96</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
<u>2.103</u>		Invoicer	<Invcr>	[0..1]	±
<u>2.104</u>		Invoicee	<Invcee>	[0..1]	±
<u>2.105</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

2.77 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.78		Type	<Tp>	[0..1]	
2.83		Number	<Nb>	[0..1]	Text
2.84		RelatedDate	<RltdDt>	[0..1]	DateTime

2.78 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.79		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.82		Issuer	<Issr>	[0..1]	Text

2.79 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.80	{Or	Code	<Cd>	[1..1]	Code
2.81	Or}	Proprietary	<Prtry>	[1..1]	Text

2.80 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.79 **CodeOrProprietary**.

Definition: Document type in a coded form.

Data Type: Code

One of the following **DocumentType5Code** values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.

Code	Name	Definition
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

2.81 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.79 CodeOrProprietary.

Definition: Proprietary identification of the type of the remittance document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.82 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.83 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.84 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

2.85 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: This message item is composed of the following *RemittanceAmount1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.86		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
2.87		DiscountAppliedAmount	<DscntAppldAmt>	[0..1]	Amount
2.88		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
2.89		TaxAmount	<TaxAmt>	[0..1]	Amount
2.90		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
2.95		RemittedAmount	<RmtedAmt>	[0..1]	Amount

2.86 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.87 DiscountAppliedAmount <DscntAppldAmt>

Presence: [0..1]

Definition: Amount of money that results from the application of an agreed discount to the amount due and payable to the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.88 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.89 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Quantity of cash resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.90 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.91		Amount	<Amt>	[1..1]	Amount
2.92		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.93		Reason	<Rsn>	[0..1]	Text
2.94		AdditionalInformation	<AddtlInf>	[0..1]	Text

2.91 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

2.92 CreditDebitIndicator <CdtDbtInd>**Presence:** [0..1]**Definition:** Specifies whether the adjustment must be subtracted or added to the total amount.**Data Type:** Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

2.93 Reason <Rsn>**Presence:** [0..1]**Definition:** Specifies the reason for the adjustment.**Data Type:** Max4Text**Format:** maxLength: 4

minLength: 1

2.94 AdditionalInformation <AddtlInfo>**Presence:** [0..1]**Definition:** Provides further details on the document adjustment.**Data Type:** Max140Text**Format:** maxLength: 140

minLength: 1

2.95 RemittedAmount <RmtdAmt>**Presence:** [0..1]**Definition:** Amount of money remitted for the referred document.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.96 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.97		Type	<Tp>	[0..1]	
2.102		Reference	<Ref>	[0..1]	Text

2.97 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following **CreditorReferenceType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.98		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.101		Issuer	<Issr>	[0..1]	Text

2.98 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following **CreditorReferenceType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.99	{Or	Code	<Cd>	[1..1]	Code
2.100	Or}	Proprietary	<Prtry>	[1..1]	Text

2.99 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.98 **CodeOrProprietary**.

Definition: Type of creditor reference, in a coded form.

Data Type: Code

One of the following **DocumentType3Code** values must be used:

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

2.100 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.98 CodeOrProprietary.

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.101 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.102 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.103 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.104 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.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.105 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

2.106 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.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

Business Example 1**Narrative-Step 1**

Under business example 1 of the FIToFICustomerCreditTransfer, BBBB Bank, New York (BBBBUS33) sent an FIToFICustomerCreditTransfer message to AAAA Bank (AAAAGB2L) using the cover method as BBBB Bank does not have a JPY account relationship with AAAA Bank. BBBB Bank uses CCCC Bank, Tokyo as its correspondent. AAAA Bank uses AAAA Bank, Tokyo (AAAAJPJT) as its JPY correspondent. Immediately after sending the FIToFICustomerCreditTransfer to AAAA Bank, BBBB Bank sends its correspondent CCCC Bank a FinancialInstitutionCreditTransfer message to cover the customer payment.

Business Description

FinancialInstitutionCreditTransfer from BBBB Bank to CCCC Bank:

<i>Element</i>	<i><XML Tag></i>	<i>Content</i>
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBB/100928-FICT/JPY/430
CreationDateTime	<CreDtTm>	2010-09-28T16:00:00
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	INDA
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS33
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCJPJT
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	BBBB/100928-FICT/JPY/430/1
EndToEndIdentification	<EndToEndId>	ABC/4562/2010-09-08
Transaction Identification	<TxId>	BBBB/100928-CCT/JPY/123/1

InterbankSettlementAmount	<IntrBkSttlmAmt>	JPY 10000000
InterbankSettlementDate	<IntrBkSttlmDt>	2010-09-29
Debtor	<Dbtr>	
FinancialInstitutionIdentification	<FinInstId>	
BIC	<BIC>	BBBBUS33
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAJPJT
Creditor	<Cdtr>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAGB2L
UnderlyingCustomerCreditTransfer	<UndrlygCstmrCdtTrf>	
InitiatingParty	<InitgPty>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
Streetname	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
Postcode	<PstCd>	NY 10036
TownName	<TwnNm>	New York
Country	<Ctry>	US
Debtor	<Dbtr>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
Streetname	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
Postcode	<PstCd>	NY 10036
TownName	<TwnNm>	New York
Country	<Ctry>	US
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS33
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAGB2L
Creditor	<Cdtr>	
Name	<Nm>	DEF Electronics
PostalAddress	<PstlAdr>	

Streetname	<StrtNm>	Mark Lane
BuildingNumber	<BldgNb>	55
Postcode	<PstCd>	EC3R7NE
TownName	<TwnNm>	London
Country	<Ctry>	GB
AddressLine	<AdrLine>	Corn Exchange 5th Floor
CreditorAccount	<CrdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	29683707994815
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<RfrdDocType>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	CINV
Number	<RfrdDocNb>	4562
RelatedDate	<RfrdDocRltDt>	2010-09-08

XML Instance

```

<FinInstnCdtTrf>
  <GrpHdr>
    <MsgId>BBBB/100928-FICT/JPY/430</MsgId>
    <CreDtTm>2010-09-28T16:00:00</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <SttlmInf>
      <SttlmMtd>INDA</SttlmMtd>
    </SttlmInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>BBBBBUS33</BIC>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BIC>CCCCJPJT</BIC>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>BBBB/100928-FICT/JPY/430/1</InstrId>
      <EndToEndId>ABC/4562/2010-09-08</EndToEndId>
      <TxId>BBBB/100928-CCT/123/1</TxId>
    </PmtId>
  </CdtTrfTxInf>

```

```
</PmtId>
<IntrBkStlmlAmt Ccy="JPY">10000000</IntrBkStlmlAmt>
<IntrBkStlmlDt>2010-09-29</IntrBkStlmlDt>
<Dbtr>
  <FinInstnId>
    <BIC>BBBBBUS33</BIC>
  </FinInstnId>
</Dbtr>
<CdtrAgt>
  <FinInstnId>
    <BIC>AAAAJPJT</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <FinInstnId>
    <BIC>AAAAGB2L</BIC>
  </FinInstnId>
</Cdtr>
<UndrlygCstmrCdtTrf>
  <InitgPty>
    <Nm>ABC Corporation</Nm>
    <PstlAdr>
      <StrtNm>Times Square</StrtNm>
      <BldgNb>7</BldgNb>
      <PstCd>NY 10036</PstCd>
      <TwnNm>New York</TwnNm>
      <Ctry>US</Ctry>
    </PstlAdr>
  </InitgPty>
  <Dbtr>
    <Nm>ABC Corporation</Nm>
    <PstlAdr>
      <StrtNm>Times Square</StrtNm>
      <BldgNb>7</BldgNb>
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      <Ctry>US</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BBBBBUS33</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BBBBBUS33</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>DEF Electronics</Nm>
    <PstlAdr>
```

```

<StrtNm>Mark Lane</StrtNm>
<BldgNb>55</BldgNb>
<PstCd>EC3RZNE</PstCd>
<TwnNm>London</TwnNm>
<Ctry>GB</Ctry>
<AdrLine>Corn Exchange 5th Floor</AdrLine>
</PstlAddr>
</Cdrtr>
<CdrtrAcct>
  <Id>
    <Othr>
      <Id>29683707994815</Id>
    </Othr>
  </Id>
</CdrtrAcct>
<RmtInf>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
      </Tp>
      <Nb>4562</Nb>
      <RltdDt>2010-09-08</RltdDt>
    </RfrdDocInf>
  </Strd>
  </RmtInf>
</UndrlygCstmrCdtTrf>
</CdtTrfTxInf>
</FinInstnCdtTrf>

```

Narrative - Step 2

On receipt of the instruction of BBBB Bank, CCCC Bank forwards the FinancialInstitutionCreditTransfer to the Creditor Agent AAAAJPJT. CCCC Bank holds multiple accounts with AAAAJPJT, and specifies that account 3451571 has to be used for reimbursement.

Business Description

FinancialInstitutionCreditTransfer from CCCCCJPJT to AAAAJPJT :

<i>Element</i>	<i><XML Tag></i>	<i>Content</i>
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	CCCC/100929-FICT/743
CreationDateTime	<CreDtTm>	2010-09-29T08:00:10
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	INDA
SettlementAccount	<SttlmAcct>	
Identification	<Id>	

Other	<Othr>	
Identification	<Id>	3451571
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCJPJT
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAJPJT
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	CCCC/100929-FICT/743/1
EndToEndIdentification	<EndToEndId>	ABC/4562/2010-09-08
Transaction Identification	<TxId>	BBBB/100928-CCT/JPY/123/1
InterbankSettlementAmount	<IntrBkSttlmAmt>	JPY 10000000
InterbankSettlementDate	<IntrBkSttlmDt>	2010-09-29
Debtor	<Dbtr>	
FinancialInstitutionIdentification	<FinInstId>	
BIC	<BIC>	BBBBUS33
Creditor	<Cdtr>	
FinancialInstitutionIdentification	<FinInstId>	
BIC	<BIC>	AAAAGB2L

XML Instance

```

<FinInstnCdtTrf>
  <GrpHdr>
    <MsgId>CCCC/100929-FICT/743</MsgId>
    <CreDtTm>2010-09-29T08:00:10</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <SttlmInf>
      <SttlmMtd>INDA</SttlmMtd>
      <SttlmAcct>
        <Id>
          <Othr>
            <Id>3451571</Id>
          </Othr>
        </Id>
      </SttlmAcct>
    </SttlmInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>CCCCJPJT</BIC>
      </FinInstnId>
    </InstgAgt>
  </GrpHdr>

```

```

<InstdAgt>
  <FinInstnId>
    <BIC>AAAAJPJT</BIC>
  </FinInstnId>
</InstdAgt>
</GrpHdr>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>CCCC/100929-FICT/743/1</InstrId>
    <EndToEndId>BBBB/100928-CCT/JPY/123/1</EndToEndId>
    <TxId>BBBB/100928-FICT/JPY/430/1</TxId>
  </PmtId>
  <IntrBkSttlmAmt Ccy="JPY">10000000</IntrBkSttlmAmt>
  <IntrBkSttlmDt>2010-09-29</IntrBkSttlmDt>
  <Dbtr>
    <FinInstnId>
      <BIC>BBBBBUS33</BIC>
    </FinInstnId>
  </Dbtr>
  <Cdtr>
    <FinInstnId>
      <BIC>AAAAGB2L</BIC>
    </FinInstnId>
  </Cdtr>
</CdtTrfTxInf>
</FinInstnCdtTrf>

```

Business Example 2

Narrative-Step 1

On 20 October 2010, AAAAFRPP agrees on a foreign exchange deal with BBBBITTT: 100 million SEK is sold against 10,621,575.00 EUR (exchange rate 9.4148). The deal is confirmed with common reference BBBBTT4148AAAAPP. On the same day AAAAFRPP sends a FinancialInstitutionCreditTransfer message to its SEK correspondent CCCSESS. They instruct CCCSESS to debit their account 123456789 with value date 22 October 2010 to pay 100 million SEK to BBBBITTT.

BBBBITTT has communicated the following settlement instructions: the SEK amount is to be credited to the SEK sub-account of their account 995566ZZ876 with DDDDLULL. DDDDLULL owns a SEK account 24538877443 with FFFF Bank (FFFFSESS).

Business Description

FinancialInstitutionCreditTransfer from AAAAFRPP to CCCSESS :

<i>Element</i>	<i><XML Tag></i>	<i>Content</i>
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	AAAA/101020-SEK/005
CreationDateTime	<CreDtTm>	2010-10-20T11:03:00
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	INDA

SettlementAccount	<SttlmAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	123456789
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAFRPP
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCSESS
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	AAAA/101020-SEK/005/1
EndToEndIdentification	<EndToEndId>	BBBBT4148AAAAPP
Transaction Identification	<TxId>	AAAA/101020-SEK/005/1
InterbankSettlementAmount	<IntrBkSttlmAmt>	SEK 100.000.000
InterbankSettlementDate	<IntrBkSttlmDt>	2010-10-22
IntermediaryAgent1	<IntrmyAgt1>	
FinancialInstitutionIdentification	<FinInstId>	
BIC	<BIC>	FFFFSESS
Debtor	<Dbtr>	
FinancialInstitutionIdentification	<FinInstId>	
BIC	<BIC>	AAAAFRPP
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDDLULL
CreditorAgentAccount	<CdtrAgtAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	24538877443
Creditor	<Cdtr>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBITTT
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	995566ZZ876

Currency	<Ccy>	SEK
----------	-------	-----

XML Instance

Narrative - Step 2

On 22 October 2010 CCCC forwards the FinancialInstitutionCreditTransfer to the next party in the chain FFFF through the Swedish RTGS system RIX.

Business Description

FinancialInstitutionCreditTransfer from CCCCSESS to FFFFSESS :

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	CCCC/101022-SSK/075
CreationDateTime	<CreDtTm>	2010-10-22T09:00:00
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	CLRG
ClearingSystem	<ClrSys>	
Code	<Cd>	SSK
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCSESS
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	FFFFSESS
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	CCCC/101022-SSK/075/1
EndToEndIdentification	<EndToEndId>	BBBBTT4148AAAAPP
Transaction Identification	<TxId>	AAAA/101020-SEK/005/1
InterbankSettlementAmount	<IntrBkSttlmAmt>	SEK 100.000.000
InterbankSettlementDate	<IntrBkSttlmDt>	2010-10-22
Debtor	<Dbtr>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAFRPP
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDDLULL
CreditorAgentAccount	<CdtrAgAcct>	

Identification	<Id>	
Other	<Othr>	
Identification	<Id>	24538877443
Creditor	<Cdtr>	
FinancialInstitutionIdentification	<FinInstId>	
BIC	<BIC>	BBBBITTT
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	995566ZZ876
Currency	<Ccy>	SEK

XML Instance

```

<FinInstnCdtTrf>
  <GrpHdr>
    <MsgId>CCCC/101022-SSK/075</MsgId>
    <CreDtTm>2010-10-22T09:00:00</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <StlmInf>
      <StlmMtd>CLRG</StlmMtd>
      <ClrSys>
        <Cd>SSK</Cd>
      </ClrSys>
    </StlmInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>CCCCSESS</BIC>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BIC>FFFFSESS</BIC>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>CCCC/101022-SSK/075/1</InstrId>
      <EndToEndId>BBBBTT4148AAAAPP</EndToEndId>
      <TxId>AAAA/101020-SEK/005/1</TxId>
    </PmtId>
    <IntrBkStlmAmt Ccy="SEK">100000000</IntrBkStlmAmt>
    <IntrBkStlmDt>2010-10-22</IntrBkStlmDt>
    <Dbtr>
      <FinInstnId>
        <BIC>AAAAFRPP</BIC>
      </FinInstnId>
    </Dbtr>
  </CdtTrfTxInf>

```

```

</Dbtr>
<CdtrAgt>
  <FinInstnId>
    <BIC>DDDDLULL</BIC>
  </FinInstnId>
</CdtrAgt>
<CdtrAgtAcct>
  <Id>
    <Othr>
      <Id>24538877443</Id>
    </Othr>
  </Id>
</CdtrAgtAcct>
<Cdtr>
  <FinInstnId>
    <BIC>BBBBITTT</BIC>
  </FinInstnId>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>995566ZZ876</Id>
    </Othr>
  </Id>
  <Ccy>SEK</Ccy>
</CdtrAcct>
</CdtTrfTxInf>
</FinInstnCdtTrf>

```

Narrative - Step 3

FFFF sends a FinancialInstitutionCreditTransfer to the next party which is the creditor agent DDDD, Luxemburg, for whom they service a SEK account. On receipt, DDDD will credit the SEK account of its client BBBBITTT.

Business Description

FinancialInstitutionCreditTransfer from FFFFSESS to DDDDLULL :

<i>Element</i>	<i><XML Tag></i>	<i>Content</i>
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	FFFF/101022-SEK/110
CreationDateTime	<CreDtTm>	2010-10-22T10:11:00
NumberOfTransactions	<NbOfTxns>	1
SettlementInformation	<SttlmInf>	
SettlementMethod	<SttlmMtd>	INGA
SettlementAccount	<SttlmAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	24538877443

InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	FFFFSESS
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDDLULL
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	FFFF/101022-SEK/110/1
EndToEndIdentification	<EndToEndId>	BBBBT4148AAAAPP
Transaction Identification	<TxId>	AAAA/101020-SEK/005/1
InterbankSettlementAmount	<IntrBkSttlmAmt>	SEK 100.000.000
InterbankSettlementDate	<IntrBkSttlmDt>	2010-10-22
Debtor	<Dbtr>	
FinancialInstitutionIdentification	<FinInstId>	
BIC	<BIC>	AAAAFRPP
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstId>	
BIC	<BIC>	CCCCSESS
Creditor	<Cdtr>	
FinancialInstitutionIdentification	<FinInstId>	
BIC	<BIC>	BBBBITTT
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	995566ZZ876
Currency	<Ccy>	SEK

XML Instance

```

<FinInstnCdtTrf>
  <GrpHdr>
    <MsgId>FFFF/101022-SEK/110</MsgId>
    <CreDtTm>2010-10-22T10:11:00</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <SttlmInf>
      <SttlmMtd>INGA</SttlmMtd>
      <SttlmAcct>
        <Id>
          <Othr>
            <Id>245388877443</Id>

```

```
</Othr>
</Id>
</SttlmAcct>
</SttlmInf>
<InstgAgt>
<FinInstnId>
<BIC>FFFFSESS</BIC>
</FinInstnId>
</InstgAgt>
<InstdAgt>
<FinInstnId>
<BIC>DDDDLULL</BIC>
</FinInstnId>
</InstdAgt>
</GrpHdr>
<CdtTrfTxInf>
<PmtId>
<InstrId>FFFF/101022-SEK/110/1</InstrId>
<EndToEndId>BBBBTT4148AAAAPP</EndToEndId>
<TxId>AAAA/101020-SEK/005/1</TxId>
</PmtId>
<IntrBkSttlmAmt Ccy="SEK">100000000</IntrBkSttlmAmt>
<IntrBkSttlmDt>2010-10-22</IntrBkSttlmDt>
<Dbtr>
<FinInstnId>
<BIC>AAAAFRPP</BIC>
</FinInstnId>
</Dbtr>
<DbtrAgt>
<FinInstnId>
<BIC>CCCCSESS</BIC>
</FinInstnId>
</DbtrAgt>
<Cdtr>
<FinInstnId>
<BIC>BBBBTTT</BIC>
</FinInstnId>
</Cdtr>
<CdtrAcct>
<Id>
<Othr>
<Id>995566ZZ876</Id>
</Othr>
</Id>
<Ccy>SEK</Ccy>
</CdtrAcct>
</CdtTrfTxInf>
</FinInstnCdtTrf>
```

pain.001.001.03 CustomerCreditTransferInitiationV03

Message Functionality

Scope

The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage

The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.

The CustomerCreditTransferInitiation message is used to exchange:

- One or more instances of a credit transfer initiation;
- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;
- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the debtor agent. The debtor agent is the account servicer of the debtor.
- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the debtor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

The CustomerCreditTransferInitiation message can be used in domestic and cross-border scenarios.

The CustomerCreditTransferInitiation message must not be used by the debtor agent to execute the credit transfer instruction(s). The FIToFICustomerCreditTransfer message must be used instead.

Outline

The CustomerCreditTransferInitiation message is composed of two building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification, CreationDateAndTime, Grouping indicator.

B. Payment Information

This building block is mandatory and repetitive. It contains, amongst others, elements related to the debit side of the transaction, such as Debtor or PaymentTypeInformation and CreditTransferTransactionInformation which contains, among other, elements related to the credit side of the transaction, such as Creditor or RemittanceInformation.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
		<i>Message root</i>	<CstmrCdtTrfInitn>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		Authorisation	<Authstn>	[0..2]		
1.4	{Or	Code	<Cd>	[1..1]	Code	
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.6		NumberOfTransactions	<NbOfTxns>	[1..1]	Text	
1.7		ControlSum	<CtrlSum>	[0..1]	Quantity	
1.8		InitiatingParty	<InitgPty>	[1..1]	±	
1.9		ForwardingAgent	<FwdgAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.0		PaymentInformation	<PmtInf>	[1..n]		
2.1		PaymentInformationIdentification	<PmtInfId>	[1..1]	Text	
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code	
2.3		BatchBooking	<BtchBookg>	[0..1]	Indicator	
2.4		NumberOfTransactions	<NbOfTxns>	[0..1]	Text	
2.5		ControlSum	<CtrlSum>	[0..1]	Quantity	
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]		
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code	
2.8		ServiceLevel	<SvcLvl>	[0..1]		
2.9	{Or	Code	<Cd>	[1..1]	Code	
2.10	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.11		LocalInstrument	<LclInstrm>	[0..1]		
2.12	{Or	Code	<Cd>	[1..1]	Code	
2.13	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.14		CategoryPurpose	<CtgyPurp>	[0..1]		
2.15	{Or	Code	<Cd>	[1..1]	Code	
2.16	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.17		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	DateTime	
2.18		PoolingAdjustmentDate	<PoolgAdjstmntDt>	[0..1]	DateTime	
2.19		Debtor	<Dbtr>	[1..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.20</u>		DebtorAccount	<DbtrAcct>	[1..1]	±	
<u>2.21</u>		DebtorAgent	<DbtrAgt>	[1..1]	±	
<u>2.22</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	
<u>2.23</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±	R6
<u>2.24</u>		ChargeBearer	<ChrgBr>	[0..1]	Code	R5
<u>2.25</u>		ChargesAccount	<ChrgsAcct>	[0..1]	±	R3
<u>2.26</u>		ChargesAccountAgent	<ChrgsAcctAgt>	[0..1]	±	
<u>2.27</u>		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]		
<u>2.28</u>		PaymentIdentification	<PmtId>	[1..1]		
<u>2.29</u>		InstructionIdentification	<InstrId>	[0..1]	Text	
<u>2.30</u>		EndToEndIdentification	<EndToEndId>	[1..1]	Text	
<u>2.31</u>		PaymentTypeInformation	<PmtTpInf>	[0..1]		R1
<u>2.32</u>		InstructionPriority	<InstrPrty>	[0..1]	Code	
<u>2.33</u>		ServiceLevel	<SvcLvl>	[0..1]		
<u>2.34</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.35</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.36</u>		LocalInstrument	<LclInstrm>	[0..1]		
<u>2.37</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.38</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.39</u>		CategoryPurpose	<CtgyPurp>	[0..1]		
<u>2.40</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.41</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.42</u>		Amount	<Amt>	[1..1]		
<u>2.43</u>	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount	
<u>2.44</u>	Or}	EquivalentAmount	<EqvtAmt>	[1..1]		
<u>2.45</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.46</u>		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code	
<u>2.47</u>		ExchangeRateInformation	<XchgRateInf>	[0..1]		
<u>2.48</u>		ExchangeRate	<XchgRate>	[0..1]	Rate	
<u>2.49</u>		RateType	<RateTp>	[0..1]	Code	
<u>2.50</u>		ContractIdentification	<CtrctId>	[0..1]	Text	
<u>2.51</u>		ChargeBearer	<ChrgBr>	[0..1]	Code	R5
<u>2.52</u>		ChequeInstruction	<ChqInstr>	[0..1]		R2
<u>2.53</u>		ChequeType	<ChqTp>	[0..1]	Code	
<u>2.54</u>		ChequeNumber	<ChqNb>	[0..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
<u>2.55</u>		ChequeFrom	<ChqFr>	[0..1]		
<u>2.56</u>		Name	<Nm>	[1..1]	Text	
<u>2.57</u>		Address	<Adr>	[1..1]	±	
<u>2.58</u>		DeliveryMethod	<DlvryMtd>	[0..1]		
<u>2.59</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.60</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.61</u>		DeliverTo	<DlvrTo>	[0..1]		
<u>2.62</u>		Name	<Nm>	[1..1]	Text	
<u>2.63</u>		Address	<Adr>	[1..1]	±	
<u>2.64</u>		InstructionPriority	<InstrPrty>	[0..1]	Code	
<u>2.65</u>		ChequeMaturityDate	<ChqMtrtyDt>	[0..1]	DateTime	<u>R18</u>
<u>2.66</u>		FormsCode	<FrmsCd>	[0..1]	Text	
<u>2.67</u>		MemoField	<MemoFld>	[0..2]	Text	
<u>2.68</u>		RegionalClearingZone	<RgnlClrZone>	[0..1]	Text	
<u>2.69</u>		PrintLocation	<PrtLctn>	[0..1]	Text	
<u>2.70</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±	<u>R6</u>
<u>2.71</u>		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±	<u>R12</u>
<u>2.72</u>		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±	<u>R15</u>
<u>2.73</u>		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±	<u>R13</u>
<u>2.74</u>		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±	<u>R16</u>
<u>2.75</u>		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±	
<u>2.76</u>		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±	<u>R17</u>
<u>2.77</u>		CreditorAgent	<CdtrAgt>	[0..1]	±	<u>R11</u> <u>R8</u> <u>R9</u>
<u>2.78</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	
<u>2.79</u>		Creditor	<Cdtr>	[0..1]	±	
<u>2.80</u>		CreditorAccount	<CdtrAcct>	[0..1]	±	<u>R10</u> <u>R7</u>
<u>2.81</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±	
<u>2.82</u>		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]		
<u>2.83</u>		Code	<Cd>	[0..1]	Code	<u>R14</u>
<u>2.84</u>		InstructionInformation	<InstrInf>	[0..1]	Text	
<u>2.85</u>		InstructionForDebtorAgent	<InstrForDbtrAgt>	[0..1]	Text	
<u>2.86</u>		Purpose	<Purp>	[0..1]		
<u>2.87</u>	{Or	Code	<Cd>	[1..1]	Code	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.88</u>	Or{	Proprietary	<Prtry>	[1..1]	Text	
<u>2.89</u>		RegulatoryReporting	<RgltryRptg>	[0..10]	±	
<u>2.90</u>		Tax	<Tax>	[0..1]	±	
<u>2.91</u>		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]		
<u>2.92</u>		RemittanceIdentification	<RmtId>	[0..1]	Text	
<u>2.93</u>		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code	
<u>2.94</u>		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text	
<u>2.95</u>		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]		
<u>2.96</u>		Name	<Nm>	[1..1]	Text	
<u>2.97</u>		Address	<Adr>	[1..1]	±	
<u>2.98</u>		RemittanceInformation	<RmtInf>	[0..1]		
<u>2.99</u>		Unstructured	<Ustrd>	[0..n]	Text	
<u>2.100</u>		Structured	<Strd>	[0..n]		
<u>2.101</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
<u>2.102</u>		Type	<Tp>	[0..1]		
<u>2.103</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>2.104</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.105</u>	Or{	Proprietary	<Prtry>	[1..1]	Text	
<u>2.106</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.107</u>		Number	<Nb>	[0..1]	Text	
<u>2.108</u>		RelatedDate	<RltdDt>	[0..1]	DateTime	
<u>2.109</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
<u>2.110</u>		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
<u>2.111</u>		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount	
<u>2.112</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
<u>2.113</u>		TaxAmount	<TaxAmt>	[0..1]	Amount	
<u>2.114</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRs n>	[0..n]		
<u>2.115</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.116</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.117</u>		Reason	<Rsn>	[0..1]	Text	
<u>2.118</u>		AdditionalInformation	<AddtlInf>	[0..1]	Text	
<u>2.119</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount	
<u>2.120</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.121		Type	<Tp>	[0..1]		
2.122		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.123	{Or	Code	<Cd>	[1..1]	Code	
2.124	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.125		Issuer	<Issr>	[0..1]	Text	
2.126		Reference	<Ref>	[0..1]	Text	
2.127		Invoicer	<Invcr>	[0..1]	±	
2.128		Invoicee	<Invcee>	[0..1]	±	
2.129		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	

Rules and Guidelines

Rules

R1 PaymentTypeInformationRule

If PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

R2 ChequeInstructionRule

If PaymentMethod is different from CHK, then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

R3 ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

R4 ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

*This Rule also impacts **BranchAndFinancialInstitutionIdentification4** Type. Please refer to 'Message Item Types' section p.996 for additional information.*

R5 ChargeBearerRule

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

R6 UltimateDebtorRule

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

R7 ChequeAndCreditorAccountRule

If PaymentMethod is CHK, then CreditTransferTransactionInformation/CreditorAccount is not allowed.

R8 ChequeDeliveryAndCreditorAgentRule

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent must be present.

R9 ChequeDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

R10 NonChequePaymentMethodRule

If PaymentMethod is different from CHK and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

R11 ChequeNoDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

R12 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

R13 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

R14 InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

R15 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

R16 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

R17 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

R18 ChequeMaturityDateRule

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **CustomerCreditTransferInitiationV03** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all individual transactions included in the message.

Type: The **GroupHeader** block is composed of the following **GroupHeader32** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		Authorisation	<Authstn>	[0..2]	
1.6		NumberOfTransactions	<NbOfTxns>	[1..1]	Text
1.7		ControlSum	<CtrlSum>	[0..1]	Quantity
1.8		InitiatingParty	<InitgPty>	[1..1]	±
1.9		ForwardingAgent	<FwdgAgt>	[0..1]	±

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the message was created.

Data Type: ISODateTime

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.

Type: This message item is composed of one of the following *Authorisation1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.4	{Or	Code	<Cd>	[1..1]	Code
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text

1.4 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.3 *Authorisation*.

Definition: Specifies the authorisation, in a coded form.

Data Type: Code

One of the following *Authorisation1Code* values must be used:

Code	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.

Code	Name	Definition
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

1.5 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 1.3 **Authorisation**.*

Definition: Specifies the authorisation, in a free text form.

Data Type: Max128Text

Format: maxLength: 128
minLength: 1

1.6 NumberOfTransactions <NbOfTxns>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Data Type: Max15NumericText

Format: [0-9]{1,15}

1.7 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the message, irrespective of currencies.

Data Type: DecimalNumber

Format: fractionDigits: 17
totalDigits: 18

1.8 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

1.9 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.0 PaymentInformation <PmtInf>

Presence: [1..n]

Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

Type: The **PaymentInformation** block is composed of the following **PaymentInstructionInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		PaymentInformationIdentification	<PmtInfId>	[1..1]	Text
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code
2.3		BatchBooking	<BtchBookg>	[0..1]	Indicator
2.4		NumberOfTransactions	<NbOfTxns>	[0..1]	Text
2.5		ControlSum	<CtrlSum>	[0..1]	Quantity
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]	
2.17		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	DateTime
2.18		PoolingAdjustmentDate	<PoolgAdjstmntDt>	[0..1]	DateTime
2.19		Debtor	<Dbtr>	[1..1]	±
2.20		DebtorAccount	<DbtrAcct>	[1..1]	±
2.21		DebtorAgent	<DbtrAgt>	[1..1]	±
2.22		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
2.23		UltimateDebtor	<UltmtDbtr>	[0..1]	±
2.24		ChargeBearer	<ChrgBr>	[0..1]	Code
2.25		ChargesAccount	<ChrgsAcct>	[0..1]	±
2.26		ChargesAccountAgent	<ChrgsAcctAgt>	[0..1]	±
2.27		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]	

Rule(s): ChargeBearerRule

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

ChequeAndCreditorAccountRule

If PaymentMethod is CHK, then CreditTransferTransactionInformation/CreditorAccount is not allowed.

ChequeDeliveryAndCreditorAgentRule

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent must be present.

ChequeDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

ChequeInstructionRule

If PaymentMethod is different from CHK, then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

ChequeNoDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

NonChequePaymentMethodRule

If PaymentMethod is different from CHK and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

PaymentTypeInformationRule

If PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

UltimateDebtorRule

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed. CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

Guideline(s): ChequeFromGuideline

CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

ChequeInstructionDeliverToCreditorAgentGuideline

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA, MLFA, PUFA or RGFA, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

ChequeInstructionDeliverToCreditorGuideline

If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD, MLCD, PUCD or RGCD, then CreditTransferTransactionInformation/

ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

ChequeInstructionDeliverToDebtorGuideline

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB, MLDB, PUDB or RGDB, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

2.1 PaymentInformationIdentification <PmtInflId>

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Data Type: Code

One of the following PaymentMethod3Code values must be used:

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
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.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

2.3 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.

Data Type: *One of the following BatchBookingIndicator values must be used:*

MeaningWhenTrue: Identifies that a batch entry for the sum of the amounts of all transactions in the message is requested.

MeaningWhenFalse: Identifies that a single entry for each of the transactions in the message is requested.

2.4 NumberOfTransactions <NbOfTx>

Presence: [0..1]

Definition: Number of individual transactions contained in the paymnet information group.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.5 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the group, irrespective of currencies.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

Type: This message item is composed of the following **PaymentTypeInformation19** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code
2.8		ServiceLevel	<SvcLvl>	[0..1]	
2.11		LocalInstrument	<LclInstrm>	[0..1]	
2.14		CategoryPurpose	<CtgyPurp>	[0..1]	

2.7 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.

Data Type: Code

When this message item is present, one of the following **Priority2Code** values must be used:

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

2.8 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.9	{Or	Code	<Cd>	[1..1]	Code
2.10	Or}	Proprietary	<Prtry>	[1..1]	Text

2.9 Code <Cd>

Presence: [1..1]

*This message item is part of choice 2.8 **ServiceLevel**.*

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4

minLength: 1

2.10 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.8 **ServiceLevel**.*

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.11 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.

Type: *This message item is composed of one of the following **LocalInstrument2Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.12	{Or	Code	<Cd>	[1..1]	Code
2.13	Or}	Proprietary	<Prtry>	[1..1]	Text

2.12 Code <Cd>

Presence: [1..1]

*This message item is part of choice 2.11 **LocalInstrument**.*

Definition: Specifies the local instrument, as published in an external local instrument code list.

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35

minLength: 1

2.13 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.11 **LocalInstrument**.*

Definition: Specifies the local instrument, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.14 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.

Type: *This message item is composed of one of the following **CategoryPurpose1Choice** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.15	{Or	Code	<Cd>	[1..1]	Code
2.16	Or}	Proprietary	<Prtry>	[1..1]	Text

2.15 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.14 CategoryPurpose.

Definition: Category purpose, as published in an external category purpose code list.

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4

minLength: 1

2.16 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.14 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.17 RequestedExecutionDate <ReqdExctnDt>

Presence: [1..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.

Data Type: ISODate

2.18 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

Definition: Date used for the correction of the value date of a cash pool movement that has been posted with a different value date.

Data Type: ISODate

2.19 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.20 DebtorAccount <DbtrAcct>

Presence: [1..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.21 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.22 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.23 UltimateDebtor <UltmtDbtr>

Presence: [0..1], [R6](#)

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.24 ChargeBearer <ChrgBr>

Presence: [0..1], [R5](#)

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Data Type: Code

When this message item is present, one of the following [ChargeBearerType1Code](#) values must be used:

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.25 ChargesAccount <ChrgsAcct>

Presence: [0..1], R3

Definition: Account used to process charges associated with a transaction.

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.26 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.27 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..n]

Definition: Set of elements used to provide information on the individual transaction(s) included in the message.

Type: This message item is composed of the following **CreditTransferTransactionInformation10** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.28		PaymentIdentification	<PmtId>	[1..1]	
2.31		PaymentTypeInformation	<PmtTpInf>	[0..1]	
2.42		Amount	<Amt>	[1..1]	
2.47		ExchangeRateInformation	<XchgRateInf>	[0..1]	
2.51		ChargeBearer	<ChrgBr>	[0..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.52</u>		ChequeInstruction	<ChqInstr>	[0..1]	
<u>2.70</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±
<u>2.71</u>		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±
<u>2.72</u>		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	±
<u>2.73</u>		IntermediaryAgent2	<IntrmyAgt2>	[0..1]	±
<u>2.74</u>		IntermediaryAgent2Account	<IntrmyAgt2Acct>	[0..1]	±
<u>2.75</u>		IntermediaryAgent3	<IntrmyAgt3>	[0..1]	±
<u>2.76</u>		IntermediaryAgent3Account	<IntrmyAgt3Acct>	[0..1]	±
<u>2.77</u>		CreditorAgent	<CdtrAgt>	[0..1]	±
<u>2.78</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
<u>2.79</u>		Creditor	<Cdtr>	[0..1]	±
<u>2.80</u>		CreditorAccount	<CdtrAcct>	[0..1]	±
<u>2.81</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±
<u>2.82</u>		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]	
<u>2.85</u>		InstructionForDebtorAgent	<InstrForDbtrAgt>	[0..1]	Text
<u>2.86</u>		Purpose	<Purp>	[0..1]	
<u>2.89</u>		RegulatoryReporting	<RgltryRptg>	[0..10]	±
<u>2.90</u>		Tax	<Tax>	[0..1]	±
<u>2.91</u>		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]	
<u>2.98</u>		RemittanceInformation	<RmtInf>	[0..1]	

Rule(s): InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Guideline(s): UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

2.28 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

Type: This message item is composed of the following **PaymentIdentification1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.29		InstructionIdentification	<InstrId>	[0..1]	Text
2.30		EndToEndIdentification	<EndToEndId>	[1..1]	Text

2.29 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.30 EndToEndIdentification <EndToEndId>

Presence: [1..1]

Definition: Unique identification 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.31 PaymentTypeInformation <PmtTpInf>

Presence: [0..1], R1

Definition: Set of elements used to further specify the type of transaction.

Type: This message item is composed of the following **PaymentTypeInformation19** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.32		InstructionPriority	<InstrPrty>	[0..1]	Code
2.33		ServiceLevel	<SvC Lvl>	[0..1]	
2.36		LocalInstrument	<LclInstrm>	[0..1]	
2.39		CategoryPurpose	<CtgyPurp>	[0..1]	

2.32 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.

Data Type: Code

*When this message item is present, one of the following **Priority2Code** values must be used:*

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

2.33 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.34	{Or	Code	<Cd>	[1..1]	Code
2.35	Or}	Proprietary	<Prtry>	[1..1]	Text

2.34 Code <Cd>

Presence: [1..1]

*This message item is part of choice 2.33 **ServiceLevel**.*

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

2.35 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.33 **ServiceLevel**.*

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.36 LocalInstrument <LoclInstrm>

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.

Type: This message item is composed of one of the following **LocalInstrument2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.37	{Or	Code	<Cd>	[1..1]	Code
2.38	Or}	Proprietary	<Prtry>	[1..1]	Text

2.37 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.36 **LocalInstrument**.

Definition: Specifies the local instrument, as published in an external local instrument code list.

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35

minLength: 1

2.38 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.36 **LocalInstrument**.

Definition: Specifies the local instrument, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.39 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.

Type: This message item is composed of one of the following **CategoryPurpose1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.40	{Or	Code	<Cd>	[1..1]	Code
2.41	Or}	Proprietary	<Prtry>	[1..1]	Text

2.40 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.39 **CategoryPurpose**.

Definition: Category purpose, as published in an external category purpose code list.

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4

minLength: 1

2.41 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.39 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.42 Amount <Amt>

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.

Type: *This message item is composed of one of the following AmountType3Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.43	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount
2.44	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	

2.43 InstructedAmount <InstdAmt>

Presence: [1..1]

This message item is part of choice 2.42 Amount.

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.44 EquivalentAmount <EqvtAmt>

Presence: [1..1]

*This message item is part of choice 2.42 **Amount**.*

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.

Type: This message item is composed of the following **EquivalentAmount2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.45		Amount	<Amt>	[1..1]	Amount
2.46		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code

2.45 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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.46 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.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.47 ExchangeRateInformation <XchgRateInf>

Presence: [0..1]

Definition: Set of elements used to provide details on the currency exchange rate and contract.

Type: This message item is composed of the following **ExchangeRateInformation1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.48		ExchangeRate	<XchgRate>	[0..1]	Rate
2.49		RateType	<RateTp>	[0..1]	Code
2.50		ContractIdentification	<CtrctId>	[0..1]	Text

2.48 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.

Data Type: BaseOneRate

Format: fractionDigits: 10
totalDigits: 11

2.49 RateType <RateTp>

Presence: [0..1]

Definition: Specifies the type used to complete the currency exchange.

Data Type: Code

When this message item is present, one of the following ExchangeRateType1Code values must be used:

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SPOT	Spot	Exchange rate applied is the spot rate.

2.50 ContractIdentification <CtrctId>

Presence: [0..1]

Definition: Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.51 ChargeBearer <ChrgBr>

Presence: [0..1], R5

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Data Type: Code

When this message item is present, one of the following **ChargeBearerType1Code** values must be used:

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.52 ChequeInstruction <ChqInstr>

Presence: [0..1], R2

Definition: Set of elements needed to issue a cheque.

Type: This message item is composed of the following **Cheque6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.53		ChequeType	<ChqTp>	[0..1]	Code
2.54		ChequeNumber	<ChqNb>	[0..1]	Text
2.55		ChequeFrom	<ChqFr>	[0..1]	
2.58		DeliveryMethod	<DlvryMtd>	[0..1]	
2.61		DeliverTo	<DlvrTo>	[0..1]	
2.64		InstructionPriority	<InstrPrty>	[0..1]	Code
2.65		ChequeMaturityDate	<ChqMtrtyDt>	[0..1]	Date/Time
2.66		FormsCode	<FrmsCd>	[0..1]	Text
2.67		MemoField	<MemoFld>	[0..2]	Text
2.68		RegionalClearingZone	<RgnlClrZone>	[0..1]	Text
2.69		PrintLocation	<PrtLctn>	[0..1]	Text

Rule(s): ChequeMaturityDateRule

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

2.53 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Data Type: Code

When this message item is present, one of the following **ChequeType2Code** values must be used:

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

2.54 ChequeNumber <ChqNb>

Presence: [0..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.55 ChequeFrom <ChqFr>

Presence: [0..1]

Definition: Identifies the party that ordered the issuance of the cheque.

Type: This message item is composed of the following *NameAndAddress10* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.56</u>		Name	<Nm>	[1..1]	Text
<u>2.57</u>		Address	<Adr>	[1..1]	±

2.56 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that identity.

Data Type: Max140Text**Format:** maxLength: 140
minLength: 1

2.57 Address <Adr>

Presence: [1..1]**Definition:** Postal address of a party.**Type:** This message item is composed of the following ***PostalAddress6*** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

For additional Type information, please refer to ***PostalAddress6*** p.1017 in 'Message Item Types' section.

2.58 DeliveryMethod <DlvryMtd>

Presence: [0..1]**Definition:** Specifies the delivery method of the cheque by the debtor's agent.**Type:** This message item is composed of one of the following ***ChequeDeliveryMethod1Choice*** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.59	{Or	Code	<Cd>	[1..1]	Code
2.60	Or}	Proprietary	<Prtry>	[1..1]	Text

2.59 Code <Cd>

Presence: [1..1]*This message item is part of choice 2.58 ***DeliveryMethod***.***Definition:** Specifies the delivery method of the cheque by the debtor's agent.**Data Type:** Code*One of the following ***ChequeDelivery1Code*** values must be used:*

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.

Code	Name	Definition
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MILFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

2.60 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.58 **DeliveryMethod**.*

Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.61 DeliverTo <DlvrTo>

Presence: [0..1]

Definition: Party to whom the debtor's agent needs to send the cheque.

Type: *This message item is composed of the following NameAndAddress10 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.62		Name	<Nm>	[1..1]	Text
2.63		Address	<Adr>	[1..1]	±

2.62 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that identity.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.63 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Type: This message item is composed of the following *PostalAddress6* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

For additional Type information, please refer to *PostalAddress6* p.1017 in 'Message Item Types' section.

2.64 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.

Data Type: Code

When this message item is present, one of the following *Priority2Code* values must be used:

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

2.65 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1], R18

Definition: Date when the draft becomes payable and the debtor's account is debited.

Data Type: ISODate

2.66 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.67 MemoField <Memofld>

Presence: [0..2]

Definition: Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.68 RegionalClearingZone <RgnIClrZone>

Presence: [0..1]

Definition: Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.69 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.70 UltimateDebtor <UltmtDbtr>

Presence: [0..1], R6

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.71 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1], R12

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.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.72 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1], [R15](#)

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.73 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1], [R13](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.74 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1], [R16](#)

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.75 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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.76 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1], [R17](#)

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.77 CreditorAgent <CdtrAgt>

Presence: [0..1], [R11](#), [R8](#), [R9](#)

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.78 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.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.79 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

2.80 CreditorAccount <CdtrAcct>

Presence: [0..1], R10, R7

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.81 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.82 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..n]

Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

Type: This message item is composed of the following [InstructionForCreditorAgent1](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.83		Code	<Cd>	[0..1]	Code
2.84		InstructionInformation	<InstrInf>	[0..1]	Text

2.83 Code <Cd>

Presence: [0..1], [R14](#)

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.

Data Type: Code

When this message item is present, one of the following [Instruction3Code](#) values must be used:

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.

Code	Name	Definition
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.

2.84 InstructionInformation <InstrInfo>

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.85 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.86 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.

Type: This message item is composed of one of the following **Purpose2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.87	{Or	Code	<Cd>	[1..1]	Code
2.88	Or}	Proprietary	<Prtry>	[1..1]	Text

2.87 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.86 Purpose.

Definition: Underlying reason for the payment transaction, as published in an external purpose code list.

Data Type: ExternalPurpose1Code

Format: maxLength: 4
minLength: 1

2.88 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.86 Purpose.

Definition: Purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.89 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

Type: *This message item is composed of the following RegulatoryReporting3 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	DebitCreditReportingIndicator	<DbtCdtRptgInd>	[0..1]	Code
	Authority	<Authrty>	[0..1]	
	Details	<Dtls>	[0..n]	

For additional Type information, please refer to [RegulatoryReporting3](#) p.1020 in 'Message Item Types' section.

2.90 Tax <Tax>

Presence: [0..1]

Definition: Set of elements used to provide details on the tax.

Type: *This message item is composed of the following TaxInformation3 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Creditor	<Cdtr>	[0..1]	
	Debtor	<Dbtr>	[0..1]	
	AdministrationZone	<AdmstnZn>	[0..1]	Text
	ReferenceNumber	<RefNb>	[0..1]	Text
	Method	<Mtd>	[0..1]	Text
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	[0..1]	Amount
	TotalTaxAmount	<TtlTaxAmt>	[0..1]	Amount
	Date	<Dt>	[0..1]	DateTime
	SequenceNumber	<SeqNb>	[0..1]	Quantity
	Record	<Rcrd>	[0..n]	

For additional Type information, please refer to [TaxInformation3](#) p.1024 in 'Message Item Types' section.

2.91 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain.

Type: This message item is composed of the following **RemittanceLocation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.92		RemittanceIdentification	<RmtId>	[0..1]	Text
2.93		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code
2.94		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text
2.95		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]	

2.92 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.93 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Data Type: Code

When this message item is present, one of the following **RemittanceLocationMethod2Code** values must be used:

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

2.94 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Data Type: Max2048Text**Format:** maxLength: 2048
minLength: 1

2.95 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]**Definition:** Postal address to which an agent is to send the remittance information.**Type:** This message item is composed of the following *NameAndAddress10* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.96		Name	<Nm>	[1..1]	Text
2.97		Address	<Adr>	[1..1]	±

2.96 Name <Nm>

Presence: [1..1]**Definition:** Name by which a party is known and is usually used to identify that identity.**Data Type:** Max140Text**Format:** maxLength: 140
minLength: 1

2.97 Address <Adr>

Presence: [1..1]**Definition:** Postal address of a party.**Type:** This message item is composed of the following *PostalAddress6* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

For additional Type information, please refer to [PostalAddress6](#) p.1017 in 'Message Item Types' section.

2.98 RemittanceInformation <RmtInfo>

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.

Type: This message item is composed of the following **RemittanceInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.99</u>		Unstructured	<Ustrd>	[0..n]	Text
<u>2.100</u>		Structured	<Strd>	[0..n]	

2.99 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.100 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.101</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
<u>2.109</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
<u>2.120</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
<u>2.127</u>		Invoicer	<Invcr>	[0..1]	±
<u>2.128</u>		Invoicee	<Invcee>	[0..1]	±
<u>2.129</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

2.101 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.102</u>		Type	<Tp>	[0..1]	
<u>2.107</u>		Number	<Nb>	[0..1]	Text
<u>2.108</u>		RelatedDate	<RltdDt>	[0..1]	DateTime

2.102 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following *ReferredDocumentType2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.103		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.106		Issuer	<Issr>	[0..1]	Text

2.103 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following *ReferredDocumentType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.104	{Or	Code	<Cd>	[1..1]	Code
2.105	Or}	Proprietary	<Prtry>	[1..1]	Text

2.104 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.103 *CodeOrProprietary*.

Definition: Document type in a coded form.

Data Type: Code

One of the following *DocumentType5Code* values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.

Code	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

2.105 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.103 CodeOrProprietary.

Definition: Proprietary identification of the type of the remittance document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.106 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.107 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.108 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

2.109 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: *This message item is composed of the following **RemittanceAmount1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.110		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
2.111		DiscountAppliedAmount	<DsctAppldAmt>	[0..1]	Amount
2.112		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
2.113		TaxAmount	<TaxAmt>	[0..1]	Amount
2.114		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
2.119		RemittedAmount	<RmtdAmt>	[0..1]	Amount

2.110 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.111 DiscountAppliedAmount <DsctAppldAmt>

Presence: [0..1]

Definition: Amount of money that results from the application of an agreed discount to the amount due and payable to the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

2.112 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

2.113 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Quantity of cash resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.114 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>**Presence:** [0..n]**Definition:** Set of elements used to provide information on the amount and reason of the document adjustment.**Type:** This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.115		Amount	<Amt>	[1..1]	Amount
2.116		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.117		Reason	<Rsn>	[0..1]	Text
2.118		AdditionalInformation	<AddtlInf>	[0..1]	Text

2.115 Amount <Amt>**Presence:** [1..1]**Definition:** Amount of money of the document adjustment.**Data Type:** ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.116 CreditDebitIndicator <CdtDbtInd>**Presence:** [0..1]**Definition:** Specifies whether the adjustment must be subtracted or added to the total amount.**Data Type:** Code

When this message item is present, one of the following **CreditDebitCode** values must be used:

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

2.117 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Data Type: Max4Text

Format: maxLength: 4
minLength: 1

2.118 AdditionalInformation <AddtlInfr>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.119 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.120 CreditorReferenceInformation <CdtrReflnfr>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: *This message item is composed of the following **CreditorReferenceInformation2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.121		Type	<Tp>	[0..1]	
2.126		Reference	<Ref>	[0..1]	Text

2.121 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following *CreditorReferenceType2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.122		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.125		Issuer	<Issr>	[0..1]	Text

2.122 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following *CreditorReferenceType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.123	{Or	Code	<Cd>	[1..1]	Code
2.124	Or}	Proprietary	<Prtry>	[1..1]	Text

2.123 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.122 *CodeOrProprietary*.

Definition: Type of creditor reference, in a coded form.

Data Type: Code

One of the following *DocumentType3Code* values must be used:

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.

Code	Name	Definition
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

2.124 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.122 **CodeOrProprietary**.*

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.125 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.126 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.127 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.128 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.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.129 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

Business Example

Narrative

ABC Corporation, New York has received three invoices:

1. An invoice with number 4562, dated 08 September 2010 from DEF Electronics, London: 10 million JPY needs to be paid to DEF Electronics account 23683707994215 with AAAA Bank, London (AAAAGB2L). ABC Corporation assigns reference ABC/4562/2010-09-08 to the payment. Payment transaction charges are shared between ABC Corporation and DEF Electronics.

2. An invoice with number ABC-13679, dated 15 September 2010 from GHI Semiconductors, Brussels: 500,000 EUR needs to be paid to GHI Semiconductors account BE30001216371411 with DDDD Bank, Belgium (DDDDBEBB). ABC Corporation assigns reference ABC/ABC-13679/2010-09-15 to the payment. The accounts receivable department of GHI Semiconductors needs to be advised when the funds have been credited on the account on telephone number +32/2/2222222. GHI Semiconductors will bear all payment transaction charges.

3. An invoice with number 987-AC, dated 27 September 2010, from their branch ABC Corporation, California: 1 million USD needs to be paid to the branch account 4895623 with BBBB Bank, San Francisco (BBBBUS66). ABC assigns a reference ABC/987-AC/2010-09-27 to the payment. Payment transaction charges are shared.

ABC Corporation holds an account 00125574999 with BBBB Bank, New York (BBBBUS33) and instructs its bank to execute payment of the invoices with a CustomerCreditTransferInitiation message.

Business Description

CustomerCreditTransferInitiation from ABC Corporation, New York to BBBB Bank, New York:

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	ABC/100928/CCT001
CreationDateTime	<CreDtTm>	2010-09-28T14:07:00
NumberOfTransactions	<NbOfTxns>	3
Controlsum	<CtrlSum>	11500000
InitiatingParty	<InitgPty>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
PostCode	<PstCd>	NY 10036
TownName	<TwnNm>	New York
Country	<Ctry>	US
PaymentInformation	<PmtInf>	
PaymentInformationIdentification	<PmtInfId>	ABC/086
PaymentMethod	<PmtMtd>	TRF
BatchBooking	<BtchBookg>	FALSE
RequestedExecutionDate	<ReqdExctnDt>	2010-09-29
Debtor	<Dbtr>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
PostCode	<PstCd>	NY 10036
TownName	<TwnNm>	New York
Country	<Ctry>	US
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	00125574999
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBBUS33
CreditTransferTransactionInformation	<CdtTrfTxInf>	

PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	ABC/100928/CCT001/1
EndToEndIdentification	<EndToEndId>	ABC/4562/2010-09-08
Amount	<Amt>	
InstructedAmount	<InstAmt>	JPY 10000000
ChargeBearer	<ChrgBr>	SHAR
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAGB2L
Creditor	<Cdtr>	
Name	<Nm>	DEF Electronics
PostalAddress	<PstlAdr>	
AddressLine	<AdrLine>	Corn Exchange 5th Floor
AddressLine	<AdrLine>	Mark Lane 55
AddressLine	<AdrLine>	EC3R 7NE London
AddressLine	<AdrLine>	GB
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	23683707994215
Purpose	<Purp>	
Code	<Cd>	GDDS
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<Type>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	CINV
Number	<Nb>	4562
RelatedDate	<Dt>	2010-09-08
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	ABC/100928/CCT001/2
EndToEndIdentification	<EndToEndId>	ABC/ABC-13679/2010-09-15
Amount	<Amt>	
InstructedAmount	<InstAmt>	EUR 500000
ChargeBearer	<ChrgBr>	CRED

Message Definition Report

pain.001.001.03 CustomerCreditTransferInitiationV03

CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDBEBB
Creditor	<Cdtr>	
Name	<Nm>	GHI Semiconductors
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Avenue Brugmann
BuildingNumber	<BldgNb>	415
PostCode	<PstCd>	1180
TownName	<TwnNm>	Brussels
Country	<Ctry>	BE
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	BE30001216371411
InstructionForCreditorAgent	<InstrForCdtrAgt>	
Code	<Cd>	PHOB
InstructionInformation	<InstrInf>	+32/2/2222222
Purpose	<Purp>	
Code	<Cd>	GDDS
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<RfrdDocType>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	CINV
Number	<Nb>	ABC-13679
RelatedDate	<RltdDt>	2010-09-15
CreditTransferTransactionInformation		
	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
InstructionIdentification	<InstrId>	ABC/100928/CCT001/3
EndToEndIdentification	<EndToEndId>	ABC/987-AC/2010-09-27
Amount	<Amt>	
InstructedAmount	<InstdAmt>	USD 1.000.000
ChargeBearer	<ChrgBr>	SHAR
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS66

Creditor	<Cdtr>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
Department	<Dept>	Treasury department
StreetName	<StrtNm>	Bush Street
BuildingNumber	<BldgNb>	13
PostCode	<PstCd>	CA 94108
TownName	<TwnNm>	San Francisco
Country	<Ctry>	US
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	4895623
Purpose	<Purp>	
Code	<Cd>	INTC
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
ReferredDocumentInformation	<RfrdDocInf>	
Type	<Type>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	CINV
Number	<Nb>	987-AC
RelatedDate	<RltdDt>	2010-09-27

XML Instance

```

<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>ABC/090928/CCT001</MsgId>
    <CreDtTm>2009-09-28T14:07:00</CreDtTm>
    <NbOfTxns>3</NbOfTxns>
    <CtrlSum>11500000</CtrlSum>
    <InitgPty>
      <Nm>ABC Corporation</Nm>
      <PstlAdr>
        <StrtNm>Times Square</StrtNm>
        <BldgNb>7</BldgNb>
        <PstCd>NY 10036</PstCd>
        <TwnNm>New York</TwnNm>
        <Ctry>US</Ctry>
      </PstlAdr>
    </InitgPty>
  </GrpHdr>

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<PmtInf>
  <PmtInfId>ABC/086</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <BtchBookg>false</BtchBookg>
  <ReqdExctnDt>2009-09-29</ReqdExctnDt>
  <Dbtr>
    <Nm>ABC Corporation</Nm>
    <PstlAdr>
      <StrtNm>Times Square</StrtNm>
      <BldgNb>7</BldgNb>
      <PstCd>NY 10036</PstCd>
      <TwnNm>New York</TwnNm>
      <Ctry>US</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>00125574999</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
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    </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
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      <EndToEndId>ABC/4562/2009-09-08</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="JPY">10000000</InstdAmt>
    </Amt>
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    <CdtrAgt>
      <FinInstnId>
        <BIC>AAAAGB2L</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>DEF Electronics</Nm>
      <PstlAdr>
        <AdrLine>Corn Exchange 5th Floor</AdrLine>
        <AdrLine>Mark Lane 55</AdrLine>
        <AdrLine>EC3R 7NE London</AdrLine>
        <AdrLine>GB</AdrLine>
      </PstlAdr>
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<Othr>
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</Id>
</CdtrAcct>
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</Purp>
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  <Strd>
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    </RfrdDocInf>
  </Strd>
</RmtInf>
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    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>GHI Semiconductors</Nm>
    <PstlAdr>
      <StrtNm>Avenue Brugmann</StrtNm>
      <BldgNb>415</BldgNb>
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      <TwnNm>Brussels</TwnNm>
    </PstlAdr>
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  <CdtrAcct>
    <Id>
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    </Id>
  </CdtrAcct>
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    <InstrInf>+32/2/2222222</InstrInf>
  </InstrForCdtrAgt>
  <Purp>
    <Cd>GDDS</Cd>
  </Purp>
```

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    <RfrdDocInf>
      <Tp>
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        </CdOrPrtry>
      </Tp>
      <Nb>ABC-13679</Nb>
      <RltdDt>2009-09-15</RltdDt>
    </RfrdDocInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
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  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BBBBBUS66</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
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    <PstlAdr>
      <Dept>Treasury department</Dept>
      <StrtNm>Bush Street</StrtNm>
      <BldgNb>13</BldgNb>
      <PstCd>CA 94108</PstCd>
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  </Purp>
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  <Strd>
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```

```
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  </CdOrPrtry>
</Tp>
<Nb>987-AC</Nb>
<RltdDt>2009-09-27</RltdDt>
</RfrdDocInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
```

pain.002.001.03 CustomerPaymentStatusReportV03

Message Functionality

Scope

The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.

Usage

The CustomerPaymentStatusReport message is exchanged between an agent and a non-financial institution customer to provide status information on instructions previously sent. Its usage will always be governed by a bilateral agreement between the agent and the non-financial institution customer.

The CustomerPaymentStatusReport message can be used to provide information about the status (e.g. rejection, acceptance) of the initiation of a credit transfer, a direct debit, as well as on the initiation of other customer instructions.

The CustomerPaymentStatusReport message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.

The CustomerPaymentStatusReport message can be used in domestic and cross-border scenarios.

Outline

The CustomerPaymentStatusReport message is composed of three building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification, CreationDateAndTime.

B. Original Group Information and Status

This building block is mandatory and present once. It contains elements such as OriginalMessageIdentification, OriginalMessageNameIdentification, GroupStatus.

C. Original Payment Information And Status

This building block is optional and repetitive. It contains elements referencing the original instruction (for example OriginalEndToEndIdentification), elements relating to the CustomerPaymentStatusReport (for example StatusReasonInformation). The OriginalPaymentInformationAndStatus block may also transport a set of elements from the original instruction.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
		<i>Message root</i>	<CstmrPmtStsRpt>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		InitiatingParty	<InitgPty>	[0..1]	±	
1.4		ForwardingAgent	<FwdgAgt>	[0..1]	±	
1.5		DebtorAgent	<DbtrAgt>	[0..1]	±	
1.6		CreditorAgent	<CdtrAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.0		OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..1]		
2.1		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text	
2.2		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text	
2.3		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime	
2.4		OriginalNumberOfTransactions	<OrgnlNbOfTxns>	[0..1]	Text	
2.5		OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Quantity	
2.6		GroupStatus	<GrpSts>	[0..1]	Code	R5
2.7		StatusReasonInformation	<StsRsnInf>	[0..n]		
2.8		Originator	<Orgtr>	[0..1]	±	
2.9		Reason	<Rsn>	[0..1]		
2.10	{Or}	Code	<Cd>	[1..1]	Code	
2.11	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.12		AdditionalInformation	<AddtlInf>	[0..n]	Text	R6
2.13		NumberOfTransactionsPerStatus	<NbOfTxnsPerSts>	[0..n]		
2.14		DetailedNumberOfTransactions	<DtldNbOfTxns>	[1..1]	Text	
2.15		DetailedStatus	<DtldSts>	[1..1]	Code	
2.16		DetailedControlSum	<DtldCtrlSum>	[0..1]	Quantity	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
3.0		OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>	[0..n]		
3.1		OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[1..1]	Text	

Message Definition Report

pain.002.001.03 CustomerPaymentStatusReportV03

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
3.2		OriginalNumberOfTransactions	<OrgnlNbOfTxns>	[0..1]	Text	
3.3		OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Quantity	
3.4		PaymentInformationStatus	<PmtInfSts>	[0..1]	Code	R1 R2 R3 R4
3.5		StatusReasonInformation	<StsRsnInf>	[0..n]		
3.6		Originator	<Orgtr>	[0..1]	±	
3.7		Reason	<Rsn>	[0..1]		
3.8	{Or	Code	<Cd>	[1..1]	Code	
3.9	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.10		AdditionalInformation	<AddtlInf>	[0..n]	Text	R6
3.11		NumberOfTransactionsPerStatus	<NbOfTxnsPerSts>	[0..n]		
3.12		DetailedNumberOfTransactions	<DtldNbOfTxns>	[1..1]	Text	
3.13		DetailedStatus	<DtldSts>	[1..1]	Code	
3.14		DetailedControlSum	<DtldCtrlSum>	[0..1]	Quantity	
3.15		TransactionInformationAndStatus	<TxInfAndSts>	[0..n]		
3.16		StatusIdentification	<StsId>	[0..1]	Text	
3.17		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text	
3.18		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text	
3.19		TransactionStatus	<TxSts>	[0..1]	Code	R10 R7 R8 R9
3.20		StatusReasonInformation	<StsRsnInf>	[0..n]		
3.21		Originator	<Orgtr>	[0..1]	±	
3.22		Reason	<Rsn>	[0..1]		
3.23	{Or	Code	<Cd>	[1..1]	Code	
3.24	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.25		AdditionalInformation	<AddtlInf>	[0..n]	Text	R6
3.26		ChargesInformation	<ChrgsInf>	[0..n]		
3.27		Amount	<Amt>	[1..1]	Amount	
3.28		Party	<Pty>	[1..1]	±	
3.29		AcceptanceDateTime	<AcptncDtTm>	[0..1]	DateTime	
3.30		AccountServiceReference	<AcctSvcrRef>	[0..1]	Text	
3.31		ClearingSystemReference	<ClrSysRef>	[0..1]	Text	
3.32		OriginalTransactionReference	<OrgnlTxRef>	[0..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.33</u>		InterbankSettlementAmount	<IntrBkSttlmAmt>	[0..1]	Amount	
<u>3.34</u>		Amount	<Amt>	[0..1]		
<u>3.35</u>	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount	
<u>3.36</u>	Or}	EquivalentAmount	<EqvtAmt>	[1..1]		
<u>3.37</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.38</u>		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code	
<u>3.39</u>		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	
<u>3.40</u>		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime	
<u>3.41</u>		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	DateTime	
<u>3.42</u>		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±	
<u>3.43</u>		SettlementInformation	<SttlmInf>	[0..1]		
<u>3.44</u>		SettlementMethod	<SttlmMtd>	[1..1]	Code	
<u>3.45</u>		SettlementAccount	<SttlmAcct>	[0..1]	±	R13 R15
<u>3.46</u>		ClearingSystem	<ClrSys>	[0..1]		R12 R13
<u>3.47</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.48</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.49</u>		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±	R11 R12 R14 R15
<u>3.50</u>		InstructingReimbursementAgentA ccount	<InstgRmbrsmntAgtA cct>	[0..1]	±	R16
<u>3.51</u>		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±	R11 R12 R14 R15
<u>3.52</u>		InstructedReimbursementAgentAc count	<InstdRmbrsmntAgtA cct>	[0..1]	±	R17
<u>3.53</u>		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±	R12 R15
<u>3.54</u>		ThirdReimbursementAgentAccou nt	<ThrdRmbrsmntAgtA cct>	[0..1]	±	R18
<u>3.55</u>		PaymentTypeInformation	<PmtTpInf>	[0..1]		
<u>3.56</u>		InstructionPriority	<InstrPrty>	[0..1]	Code	
<u>3.57</u>		ClearingChannel	<ClrChnl>	[0..1]	Code	
<u>3.58</u>		ServiceLevel	<SvcLvl>	[0..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
3.59	{Or	Code	<Cd>	[1..1]	Code	
3.60	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.61		LocalInstrument	<LclInstrm>	[0..1]		
3.62	{Or	Code	<Cd>	[1..1]	Code	
3.63	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.64		SequenceType	<SeqTp>	[0..1]	Code	
3.65		CategoryPurpose	<CtgyPurp>	[0..1]		
3.66	{Or	Code	<Cd>	[1..1]	Code	
3.67	Or}	Proprietary	<Prtry>	[1..1]	Text	
3.68		PaymentMethod	<PmtMtd>	[0..1]	Code	
3.69		MandateRelatedInformation	<MndtRltdInf>	[0..1]		
3.70		MandateIdentification	<MndtId>	[0..1]	Text	
3.71		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime	
3.72		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator	
3.73		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]		R19 R20
3.74		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text	
3.75		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±	
3.76		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±	
3.77		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±	
3.78		OriginalDebtor	<OrgnlDbtr>	[0..1]	±	
3.79		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±	
3.80		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±	
3.81		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±	
3.82		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime	
3.83		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code	
3.84		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text	
3.85		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime	
3.86		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime	
3.87		Frequency	<Frqcy>	[0..1]	Code	
3.88		RemittanceInformation	<RmtInf>	[0..1]		
3.89		Unstructured	<Ustrd>	[0..n]	Text	
3.90		Structured	<Strd>	[0..n]		
3.91		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.92</u>		Type	<Tp>	[0..1]		
<u>3.93</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>3.94</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.95</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.96</u>		Issuer	<Issr>	[0..1]	Text	
<u>3.97</u>		Number	<Nb>	[0..1]	Text	
<u>3.98</u>		RelatedDate	<RltdDt>	[0..1]	DateTime	
<u>3.99</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
<u>3.100</u>		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
<u>3.101</u>		DiscountAppliedAmount	<DsctApldAmt>	[0..1]	Amount	
<u>3.102</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
<u>3.103</u>		TaxAmount	<TaxAmt>	[0..1]	Amount	
<u>3.104</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRs n>	[0..n]		
<u>3.105</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.106</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>3.107</u>		Reason	<Rsn>	[0..1]	Text	
<u>3.108</u>		AdditionalInformation	<AddtlInf>	[0..1]	Text	
<u>3.109</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount	
<u>3.110</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
<u>3.111</u>		Type	<Tp>	[0..1]		
<u>3.112</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>3.113</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.114</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.115</u>		Issuer	<Issr>	[0..1]	Text	
<u>3.116</u>		Reference	<Ref>	[0..1]	Text	
<u>3.117</u>		Invoicer	<Invcr>	[0..1]	±	
<u>3.118</u>		Invoicee	<Invcee>	[0..1]	±	
<u>3.119</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	
<u>3.120</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
<u>3.121</u>		Debtor	<Dbtr>	[0..1]	±	
<u>3.122</u>		DebtorAccount	<DbtrAcct>	[0..1]	±	
<u>3.123</u>		DebtorAgent	<DbtrAgt>	[0..1]	±	
<u>3.124</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Rule/Guid. No.
3.125		CreditorAgent	<CdtrAgt>	[0..1]	±	
3.126		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	
3.127		Creditor	<Cdtr>	[0..1]	±	
3.128		CreditorAccount	<CdtrAcct>	[0..1]	±	
3.129		UltimateCreditor	<UltmtCdtr>	[0..1]	±	

Rules and Guidelines

Rules

R1 GroupStatusAcceptedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then OriginalPaymentInformationAndStatus/PaymentInformationStatus must be different from RJCT.

R2 GroupStatusPendingRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to PDNG, then OriginalPaymentInformationAndStatus/PaymentInformationStatus must be different from RJCT.

R3 GroupStatusRejectedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT, then OriginalPaymentInformationAndStatus/PaymentInformationStatus, if present, must be equal to RJCT.

R4 GroupStatusReceivedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD, then OriginalPaymentInformationAndStatus/PaymentInformationStatus is not allowed.

R5 StatusReasonInformationRule

If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.

R6 StatusReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

R7 PaymentInformationStatusAcceptedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

R8 PaymentInformationStatusPendingRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to PDNG, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

R9 PaymentInformationStatusRejectedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT, then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT.

R10 PaymentInformationStatusReceivedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RCVD, then TransactionInformationAndStatus/TransactionStatus is not allowed.

R11 ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

R12 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

R13 SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

R14 SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

R15 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

R16 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

R17 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

R18 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

R19 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

R20 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **CustomerPaymentStatusReportV03** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all individual transactions included in the status report message.

Type: The **GroupHeader** block is composed of the following **GroupHeader36** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		InitiatingParty	<InitgPty>	[0..1]	±
1.4		ForwardingAgent	<FwdgAgt>	[0..1]	±
1.5		DebtorAgent	<DbtrAgt>	[0..1]	±
1.6		CreditorAgent	<CdtrAgt>	[0..1]	±

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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the message was created.

Data Type: ISODateTime

1.3 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the status message.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

1.4 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to *BranchAndFinancialInstitutionIdentification4* p.996 in 'Message Item Types' section.

1.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

1.6 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.0 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

Presence: [1..1]

Definition: Original group information concerning the group of transactions, to which the status report message refers to.

Type: The **OriginalGroupInformationAndStatus** block is composed of the following **OriginalGroupInformation20** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text
2.2		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text
2.3		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime
2.4		OriginalNumberOfTransactions	<OrgnlNbOfTxns>	[0..1]	Text
2.5		OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Quantity
2.6		GroupStatus	<GrpSts>	[0..1]	Code
2.7		StatusReasonInformation	<StsRsnInf>	[0..n]	
2.13		NumberOfTransactionsPerStatus	<NbOfTxnsPerSts>	[0..n]	

Rule(s): StatusReasonInformationRule

If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.

Guideline(s): NumberOfTransactionPerStatusGuideline

OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART'.

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.

Data Type: Max35Text**Format:** maxLength: 35
minLength: 1

2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]**Definition:** Specifies the original message name identifier to which the message refers.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1

2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]**Definition:** Date and time at which the original message was created.**Data Type:** ISODateTime

2.4 OriginalNumberOfTransactions <OrgnlNbOfTxns>

Presence: [0..1]**Definition:** Number of individual transactions contained in the original message.**Data Type:** Max15NumericText**Format:** [0-9]{1,15}

2.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]**Definition:** Total of all individual amounts included in the original message, irrespective of currencies.**Data Type:** DecimalNumber**Format:** fractionDigits: 17
totalDigits: 18

2.6 GroupStatus <GrpSts>

Presence: [0..1], R5**Definition:** Specifies the status of a group of transactions.**Data Type:** Code*When this message item is present, one of the following TransactionGroupStatus3Code values must be used:*

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement

Code	Name	Definition
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
PART	PartiallyAccepted	A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RCVD	Received	Payment initiation has been received by the receiving agent.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..n]

Definition: Set of elements used to provide detailed information on the status reason.

Type: This message item is composed of the following *StatusReasonInformation8* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.8		Originator	<Orgtr>	[0..1]	±
2.9		Reason	<Rsn>	[0..1]	
2.12		AdditionalInformation	<AddtlInf>	[0..n]	Text

Rule(s): StatusReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

2.8 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.9 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Type: This message item is composed of one of the following *StatusReason6Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.10	{Or	Code	<Cd>	[1..1]	Code
2.11	Or}	Proprietary	<Prtry>	[1..1]	Text

2.10 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.9 [Reason](#).

Definition: Reason for the status, as published in an external reason code list.

Data Type: ExternalStatusReason1Code

Format: maxLength: 4
minLength: 1

2.11 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.9 [Reason](#).

Definition: Reason for the status, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.12 AdditionalInformation <AddtlInfo>

Presence: [0..n], [R6](#)

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

2.13 NumberOfTransactionsPerStatus <NbOfTxnPerSts>

Presence: [0..n]

Definition: Detailed information on the number of transactions for each identical transaction status.

Type: This message item is composed of the following *NumberOfTransactionsPerStatus3* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.14		DetailedNumberOfTransactions	<DtldNbOfTxns>	[1..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.15		DetailedStatus	<DtIdSts>	[1..1]	Code
2.16		DetailedControlSum	<DtIdCtrlSum>	[0..1]	Quantity

2.14 DetailedNumberOfTransactions <DtIdNbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message, detailed per status.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.15 DetailedStatus <DtIdSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Data Type: Code

One of the following TransactionIndividualStatus3Code values must be used:

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

2.16 DetailedControlSum <DtIdCtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the message, irrespective of currencies, detailed per status.

Data Type: DecimalNumber

Format: fractionDigits: 17
totalDigits: 18

3.0 OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts>

Presence: [0..n]

Definition: Information concerning the original payment information, to which the status report message refers.

Type: *The OriginalPaymentInformationAndStatus block is composed of the following OriginalPaymentInformation1 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1		OriginalPaymentInformationIdentification	<OrgnlPmtInflId>	[1..1]	Text
3.2		OriginalNumberOfTransactions	<OrgnlNbOfTxs>	[0..1]	Text
3.3		OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Quantity
3.4		PaymentInformationStatus	<PmtInfSts>	[0..1]	Code
3.5		StatusReasonInformation	<StsRsnInf>	[0..n]	
3.11		NumberOfTransactionsPerStatus	<NbOfTxsPerSts>	[0..n]	
3.15		TransactionInformationAndStatus	<TxInfAndSts>	[0..n]	

Rule(s): PaymentInformationStatusAcceptedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

PaymentInformationStatusPendingRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to PDNG, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

PaymentInformationStatusReceivedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RCVD, then TransactionInformationAndStatus/TransactionStatus is not allowed.

PaymentInformationStatusRejectedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT, then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT.

3.1 OriginalPaymentInformationIdentification <OrgnlPmtInflId>

Presence: [1..1]

Definition: Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.2 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions contained in the original payment information group.

Data Type: Max15NumericText

Format: [0-9]{1,15}

3.3 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the original payment information group, irrespective of currencies.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

3.4 PaymentInformationStatus <PmtInftSts>

Presence: [0..1], R1, R2, R3, R4

Definition: Specifies the status of the payment information group.

Data Type: Code

When this message item is present, one of the following TransactionGroupStatus3Code values must be used:

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
PART	PartiallyAccepted	A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RCVD	Received	Payment initiation has been received by the receiving agent.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

3.5 StatusReasonInformation <StsRsnInft>

Presence: [0..n]

Definition: Set of elements used to provide detailed information on the status reason.

Type: This message item is composed of the following **StatusReasonInformation8** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.6		Originator	<Orgtr>	[0..1]	+
3.7		Reason	<Rsn>	[0..1]	
3.10		AdditionalInformation	<AddtlInf>	[0..n]	Text

Rule(s): StatusReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

3.6 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.7 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Type: This message item is composed of one of the following **StatusReason6Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.8	{Or	Code	<Cd>	[1..1]	Code
3.9	Or}	Proprietary	<Prtry>	[1..1]	Text

3.8 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.7 **Reason**.

Definition: Reason for the status, as published in an external reason code list.

Data Type: ExternalStatusReason1Code

Format: maxLength: 4

minLength: 1

3.9 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.7 Reason.

Definition: Reason for the status, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.10 AdditionalInformation <AddtlInfr>

Presence: [0..n], R6

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

3.11 NumberOfTransactionsPerStatus <NbOfTxnPerSts>

Presence: [0..n]

Definition: Detailed information on the number of transactions for each identical transaction status.

Type: *This message item is composed of the following NumberOfTransactionsPerStatus3 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
3.12		DetailedNumberOfTransactions	<DtldNbOfTxn>	[1..1]	Text
3.13		DetailedStatus	<DtldSts>	[1..1]	Code
3.14		DetailedControlSum	<DtldCtrlSum>	[0..1]	Quantity

3.12 DetailedNumberOfTransactions <DtldNbOfTxn>

Presence: [1..1]

Definition: Number of individual transactions contained in the message, detailed per status.

Data Type: Max15NumericText

Format: [0-9]{1,15}

3.13 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Data Type: Code

One of the following TransactionIndividualStatus3Code values must be used:

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.

Code	Name	Definition
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

3.14 DetailedControlSum <DtIdCtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the message, irrespective of currencies, detailed per status.

Data Type: DecimalNumber

Format: fractionDigits: 17
totalDigits: 18

3.15 TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..n]

Definition: Set of elements used to provide information on the original transactions to which the status report message refers.

Type: This message item is composed of the following **PaymentTransactionInformation25** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.16</u>		StatusIdentification	<StsId>	[0..1]	Text
<u>3.17</u>		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text
<u>3.18</u>		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text
<u>3.19</u>		TransactionStatus	<TxSts>	[0..1]	Code
<u>3.20</u>		StatusReasonInformation	<StsRsnInf>	[0..n]	
<u>3.26</u>		ChargesInformation	<ChrgsInf>	[0..n]	
<u>3.29</u>		AcceptanceDateTime	<AcptncDtTm>	[0..1]	DateTime
<u>3.30</u>		AccountServicerReference	<AcctSvrRef>	[0..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.31		ClearingSystemReference	<ClrSysRef>	[0..1]	Text
3.32		OriginalTransactionReference	<OrgnlTxRef>	[0..1]	

3.16 StatusIdentification <StsId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status.

Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.17 OriginallInstructionIdentification <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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.18 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.19 TransactionStatus <TxSts>

Presence: [0..1], R10, R7, R8, R9

Definition: Specifies the status of a transaction, in a coded form.

Data Type: Code

When this message item is present, one of the following TransactionIndividualStatus3Code values must be used:

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for

Code	Name	Definition
		financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

Example:

<TxSts>RJCT</TxSts>

3.20 StatusReasonInformation <StsRsnInfo>**Presence:** [0..n]**Definition:** Set of elements used to provide detailed information on the status reason.**Type:** This message item is composed of the following **StatusReasonInformation8** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.21		Originator	<Orgtr>	[0..1]	±
3.22		Reason	<Rsn>	[0..1]	
3.25		AdditionalInformation	<AddtlInf>	[0..n]	Text

Rule(s): StatusReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

3.21 Originator <Orgtr>**Presence:** [0..1]**Definition:** Party that issues the status.**Type:** This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.22 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Type: This message item is composed of one of the following **StatusReason6Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.23	{Or	Code	<Cd>	[1..1]	Code
3.24	Or}	Proprietary	<Prtry>	[1..1]	Text

3.23 Code <Cd>

Presence: [1..1]

This message item is part of choice [3.22 Reason](#).

Definition: Reason for the status, as published in an external reason code list.

Data Type: ExternalStatusReason1Code

Format: maxLength: 4
minLength: 1

3.24 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice [3.22 Reason](#).

Definition: Reason for the status, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.25 AdditionalInformation <AddtlInft>

Presence: [0..n], [R6](#)

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

3.26 ChargesInformation <ChrgsInft>

Presence: [0..n]

Definition: Provides information on the charges related to the processing of the rejection of the instruction.

Usage: This is passed on for information purposes only. Settlement of the charges will be done separately.

Type: This message item is composed of the following **ChargesInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.27		Amount	<Amt>	[1..1]	Amount
3.28		Party	<Pty>	[1..1]	±

3.27 Amount <Amt>

Presence: [1..1]

Definition: Transaction charges to be paid by the charge bearer.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

Example:

<Amt Ccy='EUR'>1.0</Amt>

3.28 Party <Pty>

Presence: [1..1]

Definition: Party that takes the transaction charges or to which the transaction charges are due.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.29 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.

Data Type: ISODateTime

3.30 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.31 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

Definition: Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.32 OriginalTransactionReference <OrgnITxRef>

Presence: [0..1]

Definition: Set of key elements used to identify the original transaction that is being referred to.

Type: *This message item is composed of the following OriginalTransactionReference13 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.33		InterbankSettlementAmount	<IntrBkSttlmAmt>	[0..1]	Amount
3.34		Amount	<Amt>	[0..1]	
3.39		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
3.40		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime
3.41		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	DateTime
3.42		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±
3.43		SettlementInformation	<SttlmInf>	[0..1]	
3.55		PaymentTypeInformation	<PmtTpInf>	[0..1]	
3.68		PaymentMethod	<PmtMtd>	[0..1]	Code
3.69		MandateRelatedInformation	<MndtRltdInf>	[0..1]	
3.88		RemittanceInformation	<RmtInf>	[0..1]	
3.120		UltimateDebtor	<UltmtDbtr>	[0..1]	±
3.121		Debtor	<Dbtr>	[0..1]	±
3.122		DebtorAccount	<DbtrAcct>	[0..1]	±
3.123		DebtorAgent	<DbtrAgt>	[0..1]	±
3.124		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
3.125		CreditorAgent	<CdtrAgt>	[0..1]	±

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.126		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
3.127		Creditor	<Cdtr>	[0..1]	±
3.128		CreditorAccount	<CdtrAcct>	[0..1]	±
3.129		UltimateCreditor	<UltmtCdtr>	[0..1]	±

3.33 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.34 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.

Type: This message item is composed of one of the following **AmountType3Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.35	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount
3.36	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	

3.35 InstructedAmount <InstdAmt>

Presence: [1..1]

*This message item is part of choice 3.34 **Amount**.*

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.36 EquivalentAmount <EqvtAmt>

Presence: [1..1]

*This message item is part of choice 3.34 **Amount**.*

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.

Type: *This message item is composed of the following **EquivalentAmount2** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.37		Amount	<Amt>	[1..1]	Amount
3.38		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code

3.37 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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.38 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.**Data Type:** ActiveOrHistoricCurrencyCode**Format:** [A-Z]{3,3}**Rule(s): 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.

3.39 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.**Data Type:** ISODate**3.40 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.**Data Type:** ISODate**3.41 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.

Data Type: ISODate**3.42 CreditorSchemeIdentification <CdtrSchmId>****Presence:** [0..1]**Definition:** Credit party that signs the mandate.**Type:** This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.43 SettlementInformation <SttlmInfo>

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.

Type: This message item is composed of the following *SettlementInformation13* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.44</u>		SettlementMethod	<SttlmMtd>	[1..1]	Code
<u>3.45</u>		SettlementAccount	<SttlmAcct>	[0..1]	±
<u>3.46</u>		ClearingSystem	<ClrSys>	[0..1]	
<u>3.49</u>		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±
<u>3.50</u>		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>	[0..1]	±
<u>3.51</u>		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±
<u>3.52</u>		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>	[0..1]	±
<u>3.53</u>		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±
<u>3.54</u>		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>	[0..1]	±

Rule(s): InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

3.44 SettlementMethod <StlMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Data Type: Code

One of the following SettlementMethod1Code values must be used:

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
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.

Example:

<StlMtd>INGA</StlMtd>

3.45 SettlementAccount <StlAcct>

Presence: [0..1], R13, R15

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

3.46 ClearingSystem <ClrSys>

Presence: [0..1], R12, R13

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

Type: This message item is composed of one of the following **ClearingSystemIdentification3Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.47	{Or	Code	<Cd>	[1..1]	Code
3.48	Or}	Proprietary	<Prtry>	[1..1]	Text

3.47 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.46 [ClearingSystem](#).

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Data Type: ExternalCashClearingSystem1Code

Format: maxLength: 3
minLength: 1

3.48 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.46 [ClearingSystem](#).

Definition: Clearing system identification in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.49 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1], [R11](#), [R12](#), [R14](#), [R15](#)

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.

Type: *This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.50 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1], [R16](#)

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

Type: *This message item is composed of the following [CashAccount16](#) element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.51 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1], [R11](#), [R12](#), [R14](#), [R15](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.52 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1], [R17](#)

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.53 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1], [R12](#), [R15](#)

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.54 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1], R18

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

3.55 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

Type: This message item is composed of the following **PaymentTypeInformation22** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.56		InstructionPriority	<InstrPrty>	[0..1]	Code
3.57		ClearingChannel	<ClrChnl>	[0..1]	Code
3.58		ServiceLevel	<Svclvl>	[0..1]	
3.61		LocalInstrument	<LclInstrm>	[0..1]	
3.64		SequenceType	<SeqTp>	[0..1]	Code
3.65		CategoryPurpose	<CtgyPurp>	[0..1]	

3.56 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.

Data Type: Code

*When this message item is present, one of the following **Priority2Code** values must be used:*

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

3.57 ClearingChannel <ClrChnl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Data Type: Code

*When this message item is present, one of the following **ClearingChannel2Code** values must be used:*

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

3.58 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.59	{Or	Code	<Cd>	[1..1]	Code
3.60	Or}	Proprietary	<Prtry>	[1..1]	Text

3.59 Code <Cd>

Presence: [1..1]

*This message item is part of choice 3.58 **ServiceLevel**.*

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

3.60 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.58 ServiceLevel.

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.61 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.

Type: *This message item is composed of one of the following LocalInstrument2Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.62	{Or	Code	<Cd>	[1..1]	Code
3.63	Or}	Proprietary	<Prtry>	[1..1]	Text

3.62 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.61 LocalInstrument.

Definition: Specifies the local instrument, as published in an external local instrument code list.

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35
minLength: 1

3.63 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.61 LocalInstrument.

Definition: Specifies the local instrument, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.64 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Data Type: Code

When this message item is present, one of the following SequenceType1Code values must be used:

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.

Code	Name	Definition
FRST	First	First 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.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

3.65 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.

Type: *This message item is composed of one of the following CategoryPurpose1Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.66	{Or	Code	<Cd>	[1..1]	Code
3.67	Or}	Proprietary	<Prtry>	[1..1]	Text

3.66 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.65 CategoryPurpose.

Definition: Category purpose, as published in an external category purpose code list.

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4
minLength: 1

3.67 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.65 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.68 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Data Type: Code

When this message item is present, one of the following PaymentMethod4Code values must be used:

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
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.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

3.69 MandateRelatedInformation <MndtRltdInft>

Presence: [0..1]

Definition: Set of elements used to provide further details of the mandate signed between the creditor and the debtor.

Type: This message item is composed of the following **MandateRelatedInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.70		MandateIdentification	<MndtId>	[0..1]	Text
3.71		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime
3.72		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator
3.73		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	
3.84		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text
3.85		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime
3.86		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime
3.87		Frequency	<Frqcy>	[0..1]	Code

Rule(s): AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

3.70 MandateIdentification <MndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.71 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Data Type: ISODate

3.72 AmendmentIndicator <AmdmntInd>

Presence: [0..1]**Definition:** Indicator notifying whether the underlying mandate is amended or not.**Data Type:** One of the following *TrueFalseIndicator* values must be used:

MeaningWhenTrue: True

MeaningWhenFalse: False

Example:

<AmdmntInd>false</AmdmntInd>

3.73 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1], R19, R20**Definition:** List of mandate elements that have been modified.**Type:** This message item is composed of the following *AmendmentInformationDetails6* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.74		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text
3.75		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±
3.76		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±
3.77		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±
3.78		OriginalDebtor	<OrgnlDbtr>	[0..1]	±
3.79		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±
3.80		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±
3.81		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±
3.82		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime
3.83		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code

3.74 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]**Definition:** Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1

3.75 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]**Definition:** Original creditor scheme identification that has been modified.**Type:** This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.76 OriginalCreditorAgent <OrgnICdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.77 OriginalCreditorAgentAccount <OrgnICdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.78 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.79 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.80 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.81 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.82 OriginalFinalCollectionDate <OrgnIFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Data Type: ISODate

3.83 OriginalFrequency <OrgnIFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

Data Type: Code

When this message item is present, one of the following **FrequencyCode** values must be used:

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

3.84 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Data Type: Max1025Text

Format: maxLength: 1025
minLength: 1

3.85 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Data Type: ISODate

3.86 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Data Type: ISODate

3.87 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Data Type: Code

When this message item is present, one of the following FrequencyCode values must be used:

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

3.88 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.

Type: This message item is composed of the following RemittanceInformation5 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.89		Unstructured	<Ustrd>	[0..n]	Text
3.90		Structured	<Strd>	[0..n]	

3.89 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

3.90 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.91		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
3.99		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
3.110		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
3.117		Invoicer	<Invcr>	[0..1]	±
3.118		Invoicee	<Invcee>	[0..1]	±
3.119		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

3.91 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.92		Type	<Tp>	[0..1]	
3.97		Number	<Nb>	[0..1]	Text
3.98		RelatedDate	<RltdDt>	[0..1]	DateTime

3.92 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.93		CodeOrProprietary	<CdOrPrtry>	[1..1]	
3.96		Issuer	<Issr>	[0..1]	Text

3.93 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.94	{Or}	Code	<Cd>	[1..1]	Code
3.95	Or{}	Proprietary	<Prtry>	[1..1]	Text

3.94 Code <Cd>

Presence: [1..1]

*This message item is part of choice 3.93 **CodeOrProprietary**.*

Definition: Document type in a coded form.

Data Type: Code

*One of the following **DocumentType5Code** values must be used:*

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

3.95 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 3.93 **CodeOrProprietary**.*

Definition: Proprietary identification of the type of the remittance document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.96 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.97 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.98 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

3.99 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: This message item is composed of the following *RemittanceAmount1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.100		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
3.101		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount
3.102		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
3.103		TaxAmount	<TaxAmt>	[0..1]	Amount
3.104		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
3.109		RemittedAmount	<RmtdAmt>	[0..1]	Amount

3.100 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.101 DiscountAppliedAmount <DscntApIdAmt>

Presence: [0..1]

Definition: Amount of money that results from the application of an agreed discount to the amount due and payable to the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.102 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

3.103 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Quantity of cash resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

3.104 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.105		Amount	<Amt>	[1..1]	Amount
3.106		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
3.107		Reason	<Rsn>	[0..1]	Text
3.108		AdditionalInformation	<AddtlInf>	[0..1]	Text

3.105 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.106 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

3.107 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Data Type: Max4Text

Format: maxLength: 4

minLength: 1

3.108 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

3.109 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.110 CreditorReferenceInformation <CdtrReflnf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.111		Type	<Tp>	[0..1]	
3.116		Reference	<Ref>	[0..1]	Text

3.111 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following **CreditorReferenceType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.112		CodeOrProprietary	<CdOrPrtry>	[1..1]	
3.115		Issuer	<Issr>	[0..1]	Text

3.112 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following **CreditorReferenceType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.113	{Or	Code	<Cd>	[1..1]	Code
3.114	Or}	Proprietary	<Prtry>	[1..1]	Text

3.113 Code <Cd>

Presence: [1..1]

This message item is part of choice **3.112 CodeOrProprietary**.

Definition: Type of creditor reference, in a coded form.

Data Type: Code

One of the following **DocumentType3Code** values must be used:

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

3.114 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice **3.112 CodeOrProprietary**.

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.115 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.116 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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.117 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

3.118 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.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

3.119 AdditionalRemittanceInformation <AddtlRmtlnf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

3.120 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.121 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.122 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.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.123 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.124 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.125 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [**BranchAndFinancialInstitutionIdentification4**](#) p.996 in 'Message Item Types' section.

3.126 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.

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [**CashAccount16**](#) p.949 in 'Message Item Types' section.

3.127 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Type: This message item is composed of the following [**PartyIdentification32**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [**PartyIdentification32**](#) p.1007 in 'Message Item Types' section.

3.128 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.

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.129 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

Business Example 1

Narrative

As follow-up to the payment initiation by ABC Corporation, BBBBUS33 sends a CustomerPaymentStatusReport to acknowledge that the message passed technical validation and was accepted based on the customer profile.

Business Description

CustomerPaymentStatusReport from BBBB Bank to ABC Corporation

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBB/100928-PSR/001
CreationDateTime	<CreDtTm>	2010-09-28T14:09:00
InitiatingParty	<InitgPty>	
Name	<Nm>	ABC Corporation
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Times Square
BuildingNumber	<BldgNb>	7
PostCode	<PstCd>	NY 10036

TownName	<TwnNm>	New York
Country	<Ctry>	US
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBBUS33
OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	
OriginalMessageIdentification	<OrgnlMsgId>	ABC/100928/CCT001
OriginalMessageNameIdentification	<OrgnlMsgNmId>	pain.001.001.03
OriginalCreationDateTime	<OrgnlCreDtTm>	2010-09-28T14:07:00
OriginalNumberOfTransactions	<OrgnlNbOfTxns>	3
OriginalControlSum	<OrgnlCtrlSm>	1.1500.000
GroupStatus	<GrpsSts>	ACCP

XML Instance

```

<CstmrPmtstsRpt>
  <GrpHdr>
    <MsgId>BBBB/100928-PSR/001</MsgId>
    <CreDtTm>2010-09-28T14:09:00</CreDtTm>
    <InitgPty>
      <Nm>ABC Corporation</Nm>
      <PstlAdr>
        <StrtNm>Times Square</StrtNm>
        <BldgNb>7</BldgNb>
        <PstCd>NY 10036</PstCd>
        <TwnNm>New York</TwnNm>
        <Ctry>US</Ctry>
      </PstlAdr>
    </InitgPty>
    <DbtrAgt>
      <FinInstnId>
        <BIC>BBBBUS33</BIC>
      </FinInstnId>
    </DbtrAgt>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>ABC/100928/CCT001</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
    <OrgnlCreDtTm>2010-09-28T14:07:00</OrgnlCreDtTm>
    <OrgnlNbOfTxns>3</OrgnlNbOfTxns>
    <OrgnlCtrlSum>11500000</OrgnlCtrlSum>
    <GrpsSts>ACCP</GrpsSts>
  </OrgnlGrpInfAndSts>
</CstmrPmtstsRpt>

```

Business Example 2

Narrative

AAAAUS29 received an FIToFIPaymentStatusReport from its correspondent, ABABUS23, containing reject information about a previously sent FIToFICustomerDirectDebit. As AAAAUS29 has not yet credited the account of the original initiating party (Virgay) of the direct debit, AAAAUS29 in its turn informs Virgay about the rejection of the CustomerDirectDebitInitiation sent on 28 June 2010.

Business Description

CustomerPaymentStatusReport from AAAAUS29 to Virgay :

Element	XML Tag	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	AAAAUS29_5678c
CreationDateTime	<CreDtTm>	2010-06-29T11:35:00
InitiatingParty	<InitgPty>	
Name	<Nm>	Virgay
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Virginia Lane
BuildingNumber	<BldgNb>	36
PostCode	<PstCd>	NJ 07311
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAUS29
OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	
OriginalMessageIdentification	<OrgnlMsgId>	CAVAY1234
OriginalMessageName Identification	<OrgnlMsgNmId>	pacs.003.001.02
OriginalCreationDateAndTime	<OrgnlCreDtTm>	2010-06-28T14:25:00
OriginalPaymentInformationAndStatus	<OrgnlPmntInfSts>	
OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	JKL_774
TransactionInformationAndStatus	<TxInfAndSts>	
StatusID	<StsId>	RJT2008_657B
OriginalEndToEndIdentification	<OrgnlEndToEndId>	VA100327/0123
TransactionStatus	<TxSts>	RJCT
StatusReasonInformation	<StsRsnInf>	
Originator	<Orgtr>	

OrganisationIdentification	<OrgId>	
BIC	<BIC>	ABABUS23
Reason	<StsRsn>	
Code	<Cd>	AM05
OriginalTransactionReference	<OrgnlTxRef>	
Amount	<Amt>	
InstructedAmount	<InstAmt>	USD 1025
RequestedCollectionDate	<ReqdColltnDt>	2010-07-02
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	VIRGAY123
Debtor	<Dbtr>	
Name	<Name>	Jones
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Hudson Street
BuildingNumber	<BldgNb>	19
PostCode	<PstCd>	NJ 07302
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
Creditor	<Cdtr>	
Name	<Name>	Virgay
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Virginia Lane
BuildingNumber	<BldgNb>	36
PostCode	<PstCd>	NJ 07311
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US

XML Instance

```

<CstmrPmtstsRpt>
  <GrpHdr>
    <MsgId>AAAAUS29_5678c</MsgId>
    <CreDtTm>2010-06-29T15:49:00</CreDtTm>
    <InitgPty>
      <Nm>Virgay</Nm>
      <PstlAdr>
        <StrtNm>Virginia Lane</StrtNm>
        <BldgNb>36</BldgNb>
        <PstCd>NJ 07311</PstCd>
        <TwnNm>Jersey City</TwnNm>
        <Ctry>US</Ctry>
      </PstlAdr>
    </InitgPty>
  </GrpHdr>

```

```
</InitgPty>
<CdtrAgt>
  <FinInstnId>
    <BIC>AAAAUS29</BIC>
  </FinInstnId>
</CdtrAgt>
</GrpHdr>
<OrgnlGrpInfAndSts>
  <OrgnlMsgId>CAVAY1234</OrgnlMsgId>
  <OrgnlMsgNmId>pacs.003.001.02</OrgnlMsgNmId>
  <OrgnlCreDtTm>2010-06-28T14:25:00</OrgnlCreDtTm>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>JKL_774</OrgnlPmtInfId>
  <TxInfAndSts>
    <StsId>RIT2010 657B</StsId>
    <OrgnlEndToEndId>VA100327/0123</OrgnlEndToEndId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
      <Orgtr>
        <Id>
          <OrgId>
            <BICOrBEI>ABABUS23</BICOrBEI>
          </OrgId>
        </Id>
      </Orgtr>
      <Rsn>
        <Cd>AM05</Cd>
      </Rsn>
    </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="USD">1025</InstdAmt>
    </Amt>
    <ReqdColltnDt>2010-07-02</ReqdColltnDt>
    <MndtRltdInf>
      <MndtId>VIRGAY123</MndtId>
    </MndtRltdInf>
    <Dbtr>
      <Nm>Jones</Nm>
      <PstlAdr>
        <StrtNm>Hudston Street</StrtNm>
        <BldgNb>19</BldgNb>
        <PstCd>NJ 07302</PstCd>
        <TwnNm>Jersey City</TwnNm>
        <Ctry>US</Ctry>
      </PstlAdr>
    </Dbtr>
    <Cdtr>
      <Nm>Virgay</Nm>
      <PstlAdr>
        <StrtNm>Virginia Lane</StrtNm>
```

Message Definition Report

pain.002.001.03 CustomerPaymentStatusReportV03

```
<BldgNb>36</BldgNb>
<PstCd>NJ 07311</PstCd>
<TwnNm>Jersey City</TwnNm>
<Ctry>US</Ctry>
</PstlAdr>
</Cdtr>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
```

pain.007.001.02 CustomerPaymentReversalV02

Message Functionality

Scope

The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.

Usage

The CustomerPaymentReversal message is exchanged between a non-financial institution customer and an agent to reverse a CustomerDirectDebitInitiation message that has been settled. The result will be a credit on the debtor account.

The CustomerPaymentReversal message refers to the original CustomerDirectDebitInitiation message by means of references only or by means of references and a set of elements from the original instruction.

The CustomerPaymentReversal message can be used in domestic and cross-border scenarios.

Outline

The CustomerPaymentReversal message is composed of three building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification, CreationDateAndTime.

B. Original Group Information

This building block is mandatory and present once. It contains elements such as OriginalMessageIdentification, OriginalMessageNameIdentification.

C. Original Payment Information And Reversal

This building block is optional and repetitive. It contains elements referencing the original instruction (such as OriginalEndToEndIdentification and OriginalInstructedAmount), elements relating to the CustomerPaymentReversal (such as ReversalIdentification, PaymentInformationReversal and ReversedInstructedAmount).

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
		<i>Message root</i>	<CstmrPmtRvsl>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	

Message Definition Report

pain.007.001.02 CustomerPaymentReversalV02

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>1.2</u>		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
<u>1.3</u>		Authorisation	<Authstn>	[0..2]		
<u>1.4</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>1.5</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>1.6</u>		BatchBooking	<BtchBookg>	[0..1]	Indicator	
<u>1.7</u>		NumberOfTransactions	<NbOfTxns>	[1..1]	Text	
<u>1.8</u>		ControlSum	<CtrlSum>	[0..1]	Quantity	<u>R5</u>
<u>1.9</u>		GroupReversal	<GrpRvsl>	[0..1]	Indicator	
<u>1.10</u>		InitiatingParty	<InitgPty>	[0..1]	±	
<u>1.11</u>		ForwardingAgent	<FwdgAgt>	[0..1]	±	
<u>1.12</u>		DebtorAgent	<DbtrAgt>	[0..1]	±	
<u>1.13</u>		CreditorAgent	<CdtrAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.0</u>		OriginalGroupInformation	<OrgnlGrpInf>	[1..1]		
<u>2.1</u>		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text	
<u>2.2</u>		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text	
<u>2.3</u>		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime	
<u>2.4</u>		ReversalReasonInformation	<RvslRsnInf>	[0..n]		
<u>2.5</u>		Originator	<Orgtr>	[0..1]	±	
<u>2.6</u>		Reason	<Rsn>	[0..1]		<u>R2</u>
<u>2.7</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.8</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.9</u>		AdditionalInformation	<AddtlInf>	[0..n]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.0</u>		OriginalPaymentInformationAndReversal	<OrgnlPmtInfAndRvs l>	[0..n]		<u>R1</u> <u>R3</u> <u>R4</u>
<u>3.1</u>		ReversalPaymentInformationIdentification	<RvslPmtInfId>	[0..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.2</u>		OriginalPaymentInformationIdentification	<OrgnlPmtInflId>	[1..1]	Text	
<u>3.3</u>		OriginalNumberOfTransactions	<OrgnlNbOfTxns>	[0..1]	Text	
<u>3.4</u>		OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Quantity	
<u>3.5</u>		BatchBooking	<BtchBookg>	[0..1]	Indicator	
<u>3.6</u>		PaymentInformationReversal	<PmtInfRvsl>	[0..1]	Indicator	
<u>3.7</u>		ReversalReasonInformation	<RvslRsnInf>	[0..n]		
<u>3.8</u>		Originator	<Orgtr>	[0..1]	±	
<u>3.9</u>		Reason	<Rsn>	[0..1]		R8
<u>3.10</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.11</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.12</u>		AdditionalInformation	<AddtlInf>	[0..n]	Text	
<u>3.13</u>		TransactionInformation	<TxInf>	[0..n]		R6 R7
<u>3.14</u>		ReversalIdentification	<RvslId>	[0..1]	Text	
<u>3.15</u>		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text	
<u>3.16</u>		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text	
<u>3.17</u>		OriginalInstructedAmount	<OrgnlInstdAmt>	[0..1]	Amount	
<u>3.18</u>		ReversedInstructedAmount	<RvsdInstdAmt>	[0..1]	Amount	
<u>3.19</u>		ChargeBearer	<ChrgBr>	[0..1]	Code	
<u>3.20</u>		ReversalReasonInformation	<RvslRsnInf>	[0..n]		
<u>3.21</u>		Originator	<Orgtr>	[0..1]	±	
<u>3.22</u>		Reason	<Rsn>	[0..1]		
<u>3.23</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.24</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.25</u>		AdditionalInformation	<AddtlInf>	[0..n]	Text	
<u>3.26</u>		OriginalTransactionReference	<OrgnlTxRef>	[0..1]		
<u>3.27</u>		InterbankSettlementAmount	<IntrBkSttlmAmt>	[0..1]	Amount	
<u>3.28</u>		Amount	<Amt>	[0..1]		
<u>3.29</u>	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount	
<u>3.30</u>	Or}	EquivalentAmount	<EqvtAmt>	[1..1]		
<u>3.31</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.32</u>		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code	
<u>3.33</u>		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime	
<u>3.34</u>		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime	
<u>3.35</u>		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	DateTime	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.36</u>		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±	
<u>3.37</u>		SettlementInformation	<SttlmInf>	[0..1]		
<u>3.38</u>		SettlementMethod	<SttlmMtd>	[1..1]	Code	
<u>3.39</u>		SettlementAccount	<SttlmAcct>	[0..1]	±	<u>R11</u> <u>R13</u>
<u>3.40</u>		ClearingSystem	<ClrSys>	[0..1]		<u>R10</u> <u>R11</u>
<u>3.41</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.42</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.43</u>		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±	<u>R10</u> <u>R12</u> <u>R13</u> <u>R9</u>
<u>3.44</u>		InstructingReimbursementAgentA ccount	<InstgRmbrsmntAgtA cct>	[0..1]	±	<u>R14</u>
<u>3.45</u>		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±	<u>R10</u> <u>R12</u> <u>R13</u> <u>R9</u>
<u>3.46</u>		InstructedReimbursementAgentAc count	<InstdRmbrsmntAgtA cct>	[0..1]	±	<u>R15</u>
<u>3.47</u>		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±	<u>R10</u> <u>R13</u>
<u>3.48</u>		ThirdReimbursementAgentAccou nt	<ThrdRmbrsmntAgtA cct>	[0..1]	±	<u>R16</u>
<u>3.49</u>		PaymentTypeInformation	<PmtTpInf>	[0..1]		
<u>3.50</u>		InstructionPriority	<InstrPrty>	[0..1]	Code	
<u>3.51</u>		ClearingChannel	<ClrChnl>	[0..1]	Code	
<u>3.52</u>		ServiceLevel	<SvcLvl>	[0..1]		
<u>3.53</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.54</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.55</u>		LocalInstrument	<LoclInstrm>	[0..1]		
<u>3.56</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.57</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.58</u>		SequenceType	<SeqTp>	[0..1]	Code	
<u>3.59</u>		CategoryPurpose	<CtgyPurp>	[0..1]		
<u>3.60</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.61</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.62</u>		PaymentMethod	<PmtMtd>	[0..1]	Code	
<u>3.63</u>		MandateRelatedInformation	<MndtRltdInf>	[0..1]		
<u>3.64</u>		MandateIdentification	<MndtId>	[0..1]	Text	
<u>3.65</u>		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime	
<u>3.66</u>		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator	
<u>3.67</u>		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]		<u>R17</u> <u>R18</u>
<u>3.68</u>		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text	
<u>3.69</u>		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±	
<u>3.70</u>		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±	
<u>3.71</u>		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±	
<u>3.72</u>		OriginalDebtor	<OrgnlDbtr>	[0..1]	±	
<u>3.73</u>		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±	
<u>3.74</u>		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±	
<u>3.75</u>		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±	
<u>3.76</u>		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime	
<u>3.77</u>		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code	
<u>3.78</u>		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text	
<u>3.79</u>		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime	
<u>3.80</u>		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime	
<u>3.81</u>		Frequency	<Frqcy>	[0..1]	Code	
<u>3.82</u>		RemittanceInformation	<RmtInf>	[0..1]		
<u>3.83</u>		Unstructured	<Ustrd>	[0..n]	Text	
<u>3.84</u>		Structured	<Strd>	[0..n]		
<u>3.85</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
<u>3.86</u>		Type	<Tp>	[0..1]		
<u>3.87</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>3.88</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>3.89</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.90</u>		Issuer	<Issr>	[0..1]	Text	
<u>3.91</u>		Number	<Nb>	[0..1]	Text	
<u>3.92</u>		RelatedDate	<RltdDt>	[0..1]	DateTime	
<u>3.93</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
<u>3.94</u>		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>3.95</u>		DiscountAppliedAmount	<DscntAppldAmt>	[0..1]	Amount	
<u>3.96</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
<u>3.97</u>		TaxAmount	<TaxAmt>	[0..1]	Amount	
<u>3.98</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]		
<u>3.99</u>		Amount	<Amt>	[1..1]	Amount	
<u>3.100</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>3.101</u>		Reason	<Rsn>	[0..1]	Text	
<u>3.102</u>		AdditionalInformation	<AddtlInf>	[0..1]	Text	
<u>3.103</u>		RemittedAmount	<RmttdAmt>	[0..1]	Amount	
<u>3.104</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
<u>3.105</u>		Type	<Tp>	[0..1]		
<u>3.106</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>3.107</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>3.108</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>3.109</u>		Issuer	<Issr>	[0..1]	Text	
<u>3.110</u>		Reference	<Ref>	[0..1]	Text	
<u>3.111</u>		Invoicer	<Inver>	[0..1]	±	
<u>3.112</u>		Invoicee	<Invcee>	[0..1]	±	
<u>3.113</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	
<u>3.114</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
<u>3.115</u>		Debtor	<Dbtr>	[0..1]	±	
<u>3.116</u>		DebtorAccount	<DbtrAcct>	[0..1]	±	
<u>3.117</u>		DebtorAgent	<DbtrAgt>	[0..1]	±	
<u>3.118</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	
<u>3.119</u>		CreditorAgent	<CdtrAgt>	[0..1]	±	
<u>3.120</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	
<u>3.121</u>		Creditor	<Cdtr>	[0..1]	±	
<u>3.122</u>		CreditorAccount	<CdtrAcct>	[0..1]	±	
<u>3.123</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±	

Rules and Guidelines

Rules

R1 GroupReversalAndPaymentInformationNotPresentRule

If GroupHeader/GroupReversal is true, then OriginalPaymentInformationAndReversal is not allowed.

R2 GroupReversalAndReasonRule

If GroupHeader/GroupReversal is true, then OriginalGroupInformation/ReversalReasonInformation/ReversalReason must present.

R3 GroupReversalAndNumberOfTransactionsRule

If GroupHeader/GroupReversal is false, then NumberOfTransactions must equal the number of occurrences of TransactionInformation.

R4 GroupReversalAndPaymentInformationPresentRule

If GroupHeader/GroupReversal is false, then at least one occurrence of OriginalPaymentInformationAndReversal must be present.

R5 ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

R6 PaymentInformationReversalAndTransactionInformationNotPresentRule

If PaymentInformationReversal is true, then TransactionInformation is not allowed.

R7 PaymentInformationReversalAndTransactionInformationPresentRule

If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation must be present.

R8 PaymentInformationReversalAndReasonRule

If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must present.

R9 ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

R10 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

R11 SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

R12 SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

R13 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

R14 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

R15 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

R16 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

R17 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

R18 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **CustomerPaymentReversalV02** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all individual transactions included in the message.

Type: The **GroupHeader** block is composed of the following **GroupHeader40** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		Authorisation	<Authstn>	[0..2]	
1.6		BatchBooking	<BtchBookg>	[0..1]	Indicator
1.7		NumberOfTransactions	<NbOfTxns>	[1..1]	Text
1.8		ControlSum	<CtrlSum>	[0..1]	Quantity
1.9		GroupReversal	<GrpRvsl>	[0..1]	Indicator
1.10		InitiatingParty	<InitgPty>	[0..1]	±
1.11		ForwardingAgent	<FwdgAgt>	[0..1]	±
1.12		DebtorAgent	<DbtrAgt>	[0..1]	±
1.13		CreditorAgent	<CdtrAgt>	[0..1]	±

Rule(s): ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

Guideline(s): GroupReversalAndNumberOfTransactionsGuideline

If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message.

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the message was created.

Data Type: ISODateTime

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.

Type: This message item is composed of one of the following **Authorisation1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.4	{Or	Code	<Cd>	[1..1]	Code
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text

1.4 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.3 **Authorisation**.

Definition: Specifies the authorisation, in a coded form.

Data Type: Code

One of the following **Authorisation1Code** values must be used:

Code	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.

1.5 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.3 **Authorisation**.

Definition: Specifies the authorisation, in a free text form.

Data Type: Max128Text

Format: maxLength: 128
minLength: 1

1.6 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.

Data Type: One of the following **BatchBookingIndicator** values must be used:

MeaningWhenTrue: Identifies that a batch entry for the sum of the amounts of all transactions in the message is requested.

MeaningWhenFalse: Identifies that a single entry for each of the transactions in the message is requested.

1.7 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Data Type: Max15NumericText

Format: [0-9]{1,15}

1.8 ControlSum <CtrlSum>

Presence: [0..1], R5

Definition: Total of all individual amounts included in the message, irrespective of currencies.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

1.9 GroupReversal <GrpRvsl>

Presence: [0..1]

Definition: Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group.

Data Type: One of the following *TrueFalseIndicator* values must be used:

MeaningWhenTrue: True

MeaningWhenFalse: False

Example:

<GrpRvsl>true</GrpRvsl>

1.10 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the reversal message.

Usage: This can be either the creditor or a party that initiates the reversal of the direct debit on behalf of the creditor.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

1.11 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

1.12 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

1.13 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.0 OriginalGroupInformation <OrgnlGrpInf>

Presence: [1..1]

Definition: Information concerning the original group of transactions, to which the message refers.

Type: The **OriginalGroupInformation** block is composed of the following **OriginalGroupInformation22** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Text
2.2		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text
2.3		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime
2.4		ReversalReasonInformation	<RvslRsnInf>	[0..n]	

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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

Definition: Date and time at which the original message was created.

Data Type: ISODateTime

2.4 ReversalReasonInformation <RvslRsnInf>

Presence: [0..n]

Definition: Set of elements used to provide detailed information on the reversal reason.

Type: This message item is composed of the following **ReversalReasonInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.5		Originator	<Orgtr>	[0..1]	±
2.6		Reason	<Rsn>	[0..1]	
2.9		AdditionalInformation	<AddtlInf>	[0..n]	Text

2.5 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.6 Reason <Rsn>

Presence: [0..1], [R2](#)

Definition: Specifies the reason for the reversal.

Type: This message item is composed of one of the following **ReversalReason4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.7	{Or	Code	<Cd>	[1..1]	Code
2.8	Or}	Proprietary	<Prtry>	[1..1]	Text

2.7 Code <Cd>

Presence: [1..1]

This message item is part of choice [2.6 Reason](#).

Definition: Reason for the reversal, as published in an external reason code list.

Data Type: ExternalReversalReason1Code

Format: maxLength: 4
minLength: 1

2.8 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice [2.6 Reason](#).

Definition: Reason for the reversal, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.9 AdditionalInformation <AddtlInfr>

Presence: [0..n]

Definition: Further details on the reversal reason.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

3.0 OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl>

Presence: [0..n], [R1](#), [R3](#), [R4](#)

Definition: Information concerning the original payment information, to which the reversal message refers.

Type: The **OriginalPaymentInformationAndReversal** block is composed of the following **OriginalPaymentInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1		ReversalPaymentInformationIdentification	<RvslPmtInfId>	[0..1]	Text
3.2		OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[1..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.3		OriginalNumberOfTransactions	<OrgnlNbOfTxns>	[0..1]	Text
3.4		OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Quantity
3.5		BatchBooking	<BtchBookg>	[0..1]	Indicator
3.6		PaymentInformationReversal	<PmtInfRvsl>	[0..1]	Indicator
3.7		ReversalReasonInformation	<RvslRsnInf>	[0..n]	
3.13		TransactionInformation	<TxInf>	[0..n]	

Rule(s): PaymentInformationReversalAndReasonRule

If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must present.

PaymentInformationReversalAndTransactionInformationNotPresentRule

If PaymentInformationReversal is true, then TransactionInformation is not allowed.

PaymentInformationReversalAndTransactionInformationPresentRule

If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation must be present.

3.1 ReversalPaymentInformationIdentification <RvslPmtInflId>**Presence:** [0..1]**Definition:** Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed payment information group.

Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

Data Type: Max35Text**Format:** maxLength: 35
minLength: 1**3.2 OriginalPaymentInformationIdentification <OrgnlPmtInflId>****Presence:** [1..1]**Definition:** Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1**3.3 OriginalNumberOfTransactions <OrgnlNbOfTxns>****Presence:** [0..1]**Definition:** Number of individual transactions contained in the original payment information group.**Data Type:** Max15NumericText**Format:** [0-9]{1,15}**3.4 OriginalControlSum <OrgnlCtrlSum>****Presence:** [0..1]**Definition:** Total of all individual amounts included in the original payment information group, irrespective of currencies.

Data Type: DecimalNumber**Format:** fractionDigits: 17

totalDigits: 18

3.5 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.**Data Type:** *One of the following BatchBookingIndicator values must be used:*

MeaningWhenTrue: Identifies that a batch entry for the sum of the amounts of all transactions in the message is requested.

MeaningWhenFalse: Identifies that a single entry for each of the transactions in the message is requested.

3.6 PaymentInformationReversal <PmtInfRvsl>

Presence: [0..1]**Definition:** Indicates whether or not the reversal applies to the complete original payment information group or to individual transactions within that group.**Data Type:** *One of the following TrueFalseIndicator values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

3.7 ReversalReasonInformation <RvsIRsnInf>

Presence: [0..n]**Definition:** Set of elements used to provide detailed information on the reversal reason.**Type:** This message item is composed of the following ReversalReasonInformation element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.8		Originator	<Orgtr>	[0..1]	±
3.9		Reason	<Rsn>	[0..1]	
3.12		AdditionalInformation	<AddtlInf>	[0..n]	Text

3.8 Originator <Orgtr>

Presence: [0..1]**Definition:** Party that issues the reversal.**Type:** This message item is composed of the following PartyIdentification32 element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.9 Reason <Rsn>

Presence: [0..1], [R8](#)

Definition: Specifies the reason for the reversal.

Type: This message item is composed of one of the following **ReversalReason4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.10	{Or	Code	<Cd>	[1..1]	Code
3.11	Or}	Proprietary	<Prtry>	[1..1]	Text

3.10 Code <Cd>

Presence: [1..1]

This message item is part of choice [3.9 Reason](#).

Definition: Reason for the reversal, as published in an external reason code list.

Data Type: ExternalReversalReason1Code

Format: maxLength: 4
minLength: 1

3.11 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice [3.9 Reason](#).

Definition: Reason for the reversal, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.12 AdditionalInformation <AddtlInf>

Presence: [0..n]

Definition: Further details on the reversal reason.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

3.13 TransactionInformation <Txlnf>

Presence: [0..n], [R6](#), [R7](#)

Definition: Set of elements used to provide information on the original transactions to which the reversal message refers.

Type: This message item is composed of the following **PaymentTransactionInformation28** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.14		ReversalIdentification	<RvslId>	[0..1]	Text
3.15		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text
3.16		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.17		OriginalInstructedAmount	<OrgnlInstdAmt>	[0..1]	Amount
3.18		ReversedInstructedAmount	<RvsdInstdAmt>	[0..1]	Amount
3.19		ChargeBearer	<ChrgBr>	[0..1]	Code
3.20		ReversalReasonInformation	<RvslRsnInf>	[0..n]	
3.26		OriginalTransactionReference	<OrgnlTxRef>	[0..1]	

3.14 ReversalIdentification <RvsId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction.

Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.15 OriginallInstructionIdentification <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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.16 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.17 OriginallInstructedAmount <OrgnlInstdAmt>

Presence: [0..1]

Definition: Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.18 ReversedInstructedAmount <RvsdInstdAmt>**Presence:** [0..1]**Definition:** Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.**Data Type:** ActiveOrHistoricCurrencyAndAmount*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.***Format:** ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.19 ChargeBearer <ChrgBr>**Presence:** [0..1]**Definition:** Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction.

Usage: The ChargeBearer applies to the reversal message, not to the original instruction.

Data Type: Code*When this message item is present, one of the following **ChargeBearerType1Code** values must be used:*

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.

Code	Name	Definition
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.

3.20 ReversalReasonInformation <RvslRsnInf>

Presence: [0..n]

Definition: Set of elements used to provide detailed information on the reversal reason.

Type: This message item is composed of the following **ReversalReasonInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.21		Originator	<Orgtr>	[0..1]	+
3.22		Reason	<Rsn>	[0..1]	
3.25		AdditionalInformation	<AddtlInf>	[0..n]	Text

3.21 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.22 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

Type: This message item is composed of one of the following **ReversalReason4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.23	{Or	Code	<Cd>	[1..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.24	Or}	Proprietary	<Prtry>	[1..1]	Text

3.23 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.22 Reason.

Definition: Reason for the reversal, as published in an external reason code list.

Data Type: ExternalReversalReason1Code

Format: maxLength: 4
minLength: 1

3.24 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.22 Reason.

Definition: Reason for the reversal, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.25 AdditionalInformation <AddtlInf>

Presence: [0..n]

Definition: Further details on the reversal reason.

Data Type: Max105Text

Format: maxLength: 105
minLength: 1

3.26 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Set of key elements used to identify the original transaction that is being referred to.

Type: *This message item is composed of the following OriginalTransactionReference13 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.27		InterbankSettlementAmount	<IntrBkSttlmAmt>	[0..1]	Amount
3.28		Amount	<Amt>	[0..1]	
3.33		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime
3.34		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime
3.35		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	DateTime
3.36		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±
3.37		SettlementInformation	<SttlmInf>	[0..1]	
3.49		PaymentTypeInformation	<PmtTpInf>	[0..1]	
3.62		PaymentMethod	<PmtMtd>	[0..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.63</u>		MandateRelatedInformation	<MndtRltdInf>	[0..1]	
<u>3.82</u>		RemittanceInformation	<RmtInf>	[0..1]	
<u>3.114</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±
<u>3.115</u>		Debtor	<Dbtr>	[0..1]	±
<u>3.116</u>		DebtorAccount	<DbtrAcct>	[0..1]	±
<u>3.117</u>		DebtorAgent	<DbtrAgt>	[0..1]	±
<u>3.118</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
<u>3.119</u>		CreditorAgent	<CdtrAgt>	[0..1]	±
<u>3.120</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
<u>3.121</u>		Creditor	<Cdtr>	[0..1]	±
<u>3.122</u>		CreditorAccount	<CdtrAcct>	[0..1]	±
<u>3.123</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±

3.27 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.28 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.

Type: This message item is composed of one of the following **AmountType3Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.29	{Or	InstructedAmount	<InstdAmt>	[1..1]	Amount
3.30	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	

3.29 InstructedAmount <InstdAmt>

Presence: [1..1]

This message item is part of choice 3.28 Amount.

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.30 EquivalentAmount <EqvtAmt>

Presence: [1..1]

This message item is part of choice 3.28 Amount.

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.

Type: *This message item is composed of the following EquivalentAmount2 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.31		Amount	<Amt>	[1..1]	Amount
3.32		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code

3.31 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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.32 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.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

3.33 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.

Data Type: ISODate

3.34 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.

Data Type: ISODate

3.35 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.

Data Type: ISODate

3.36 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1]**Definition:** Credit party that signs the mandate.**Type:** This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.37 SettlementInformation <SttlmInfo>

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.**Type:** This message item is composed of the following *SettlementInformation13* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.38</u>		SettlementMethod	<SttlmMtd>	[1..1]	Code
<u>3.39</u>		SettlementAccount	<SttlmAcct>	[0..1]	±
<u>3.40</u>		ClearingSystem	<ClrSys>	[0..1]	
<u>3.43</u>		InstructingReimbursementAgent	<InstgRmbrsmntAgt>	[0..1]	±
<u>3.44</u>		InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>	[0..1]	±
<u>3.45</u>		InstructedReimbursementAgent	<InstdRmbrsmntAgt>	[0..1]	±
<u>3.46</u>		InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>	[0..1]	±
<u>3.47</u>		ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	[0..1]	±
<u>3.48</u>		ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>	[0..1]	±

Rule(s): InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

3.38 SettlementMethod <StlMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Data Type: Code

*One of the following **SettlementMethod1Code** values must be used:*

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
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.

Example:

<StlMtd>INGA</StlMtd>

3.39 SettlementAccount <StlMAcct>

Presence: [0..1], R11, R13

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

*For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.*

3.40 ClearingSystem <ClrSys>

Presence: [0..1], R10, R11

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

Type: This message item is composed of one of the following **ClearingSystemIdentification3Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>3.41</u>	{Or	Code	<Cd>	[1..1]	Code
<u>3.42</u>	Or}	Proprietary	<Prtry>	[1..1]	Text

3.41 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.40 **ClearingSystem**.

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Data Type: ExternalCashClearingSystem1Code

Format: maxLength: 3
minLength: 1

3.42 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.40 **ClearingSystem**.

Definition: Clearing system identification in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.43 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1], R10, R12, R13, R9

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.44 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1], R14

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

3.45 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1], R10, R12, R13, R9

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.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

3.46 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1], R15

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.47 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1], [R10](#), [R13](#)

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.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.48 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1], [R16](#)

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.49 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

Type: This message item is composed of the following [PaymentTypeInformation22](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.50		InstructionPriority	<InstrPrty>	[0..1]	Code
3.51		ClearingChannel	<ClrChnl>	[0..1]	Code
3.52		ServiceLevel	<SvcLvl>	[0..1]	
3.55		LocalInstrument	<LclInstrm>	[0..1]	
3.58		SequenceType	<SeqTp>	[0..1]	Code
3.59		CategoryPurpose	<CtgyPurp>	[0..1]	

3.50 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.

Data Type: Code

*When this message item is present, one of the following **Priority2Code** values must be used:*

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

3.51 ClearingChannel <ClrChnl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Data Type: Code

*When this message item is present, one of the following **ClearingChannel2Code** values must be used:*

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

3.52 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.53	{Or	Code	<Cd>	[1..1]	Code
3.54	Or}	Proprietary	<Prtry>	[1..1]	Text

3.53 Code <Cd>

Presence: [1..1]

*This message item is part of choice 3.52 **ServiceLevel**.*

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

3.54 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.52 ServiceLevel.

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.55 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.

Type: *This message item is composed of one of the following LocalInstrument2Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.56	{Or	Code	<Cd>	[1..1]	Code
3.57	Or}	Proprietary	<Prtry>	[1..1]	Text

3.56 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.55 LocalInstrument.

Definition: Specifies the local instrument, as published in an external local instrument code list.

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35
minLength: 1

3.57 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.55 LocalInstrument.

Definition: Specifies the local instrument, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.58 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Data Type: Code

When this message item is present, one of the following SequenceType1Code values must be used:

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.

Code	Name	Definition
FRST	First	First 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.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

3.59 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.

Type: *This message item is composed of one of the following CategoryPurpose1Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.60	{Or	Code	<Cd>	[1..1]	Code
3.61	Or}	Proprietary	<Prtry>	[1..1]	Text

3.60 Code <Cd>

Presence: [1..1]

This message item is part of choice 3.59 CategoryPurpose.

Definition: Category purpose, as published in an external category purpose code list.

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4
minLength: 1

3.61 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 3.59 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.62 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Data Type: Code

When this message item is present, one of the following PaymentMethod4Code values must be used:

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
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.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

3.63 MandateRelatedInformation <MndtRltdInft>

Presence: [0..1]

Definition: Set of elements used to provide further details of the mandate signed between the creditor and the debtor.

Type: This message item is composed of the following **MandateRelatedInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.64		MandateIdentification	<MndtId>	[0..1]	Text
3.65		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime
3.66		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator
3.67		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	
3.78		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text
3.79		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime
3.80		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime
3.81		Frequency	<Frqcy>	[0..1]	Code

Rule(s): AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

3.64 MandateIdentification <MndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.65 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Data Type: ISODate

3.66 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Data Type: *One of the following TrueFalseIndicator values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

Example:

<AmdmntInd>false</AmdmntInd>

3.67 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1], R17, R18

Definition: List of mandate elements that have been modified.

Type: *This message item is composed of the following AmendmentInformationDetails6 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.68		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text
3.69		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±
3.70		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±
3.71		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±
3.72		OriginalDebtor	<OrgnlDbtr>	[0..1]	±
3.73		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±
3.74		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±
3.75		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±
3.76		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime
3.77		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code

3.68 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.69 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

Type: *This message item is composed of the following PartyIdentification32 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.70 OriginalCreditorAgent <OrgnICdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.71 OriginalCreditorAgentAccount <OrgnICdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.72 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

3.73 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.74 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.75 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.76 OriginalFinalCollectionDate <OrgnIFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Data Type: ISODate

3.77 OriginalFrequency <OrgnIFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

Data Type: Code

When this message item is present, one of the following **FrequencyICode** values must be used:

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

3.78 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Data Type: Max1025Text

Format: maxLength: 1025
minLength: 1

3.79 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Data Type: ISODate

3.80 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Data Type: ISODate

3.81 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Data Type: Code

When this message item is present, one of the following FrequencyCode values must be used:

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

3.82 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.

Type: This message item is composed of the following RemittanceInformation5 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.83		Unstructured	<Ustrd>	[0..n]	Text
3.84		Structured	<Strd>	[0..n]	

3.83 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

3.84 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.85		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
3.93		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
3.104		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
3.111		Invoicer	<Invcr>	[0..1]	±
3.112		Invoicee	<Invcee>	[0..1]	±
3.113		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

3.85 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following **ReferredDocumentInformation3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.86		Type	<Tp>	[0..1]	
3.91		Number	<Nb>	[0..1]	Text
3.92		RelatedDate	<RltdDt>	[0..1]	DateTime

3.86 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.87		CodeOrProprietary	<CdOrPrtry>	[1..1]	
3.90		Issuer	<Issr>	[0..1]	Text

3.87 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.88	{Or}	Code	<Cd>	[1..1]	Code
3.89	Or{}	Proprietary	<Prtry>	[1..1]	Text

3.88 Code <Cd>

Presence: [1..1]

*This message item is part of choice 3.87 **CodeOrProprietary**.*

Definition: Document type in a coded form.

Data Type: Code

*One of the following **DocumentType5Code** values must be used:*

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

3.89 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 3.87 **CodeOrProprietary**.*

Definition: Proprietary identification of the type of the remittance document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.90 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.91 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

3.92 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

3.93 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: This message item is composed of the following *RemittanceAmount1* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.94		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
3.95		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount
3.96		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
3.97		TaxAmount	<TaxAmt>	[0..1]	Amount
3.98		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
3.103		RemittedAmount	<RmtdAmt>	[0..1]	Amount

3.94 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.95 DiscountAppliedAmount <DscntApIdAmt>

Presence: [0..1]

Definition: Amount of money that results from the application of an agreed discount to the amount due and payable to the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.96 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

3.97 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Quantity of cash resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode**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.

3.98 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.99		Amount	<Amt>	[1..1]	Amount
3.100		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
3.101		Reason	<Rsn>	[0..1]	Text
3.102		AdditionalInformation	<AddtlInf>	[0..1]	Text

3.99 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.100 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Data Type: Code

*When this message item is present, one of the following **CreditDebitCode** values must be used:*

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

3.101 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Data Type: Max4Text

Format: maxLength: 4

minLength: 1

3.102 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

3.103 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

3.104 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.105		Type	<Tp>	[0..1]	
3.110		Reference	<Ref>	[0..1]	Text

3.105 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following **CreditorReferenceType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.106		CodeOrProprietary	<CdOrPrtry>	[1..1]	
3.109		Issuer	<Issr>	[0..1]	Text

3.106 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following **CreditorReferenceType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.107	{Or	Code	<Cd>	[1..1]	Code
3.108	Or}	Proprietary	<Prtry>	[1..1]	Text

3.107 Code <Cd>

Presence: [1..1]

This message item is part of choice **3.106 CodeOrProprietary**.

Definition: Type of creditor reference, in a coded form.

Data Type: Code

One of the following **DocumentType3Code** values must be used:

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

3.108 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice **3.106 CodeOrProprietary**.

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.109 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.110 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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

3.111 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

3.112 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.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

3.113 AdditionalRemittanceInformation <AddtlRmtInfo>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

3.114 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.115 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.

3.116 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.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.117 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

3.118 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.119 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [**BranchAndFinancialInstitutionIdentification4**](#) p.996 in 'Message Item Types' section.

3.120 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.

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [**CashAccount16**](#) p.949 in 'Message Item Types' section.

3.121 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Type: This message item is composed of the following [**PartyIdentification32**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [**PartyIdentification32**](#) p.1007 in 'Message Item Types' section.

3.122 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.

Type: This message item is composed of the following [**CashAccount16**](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

3.123 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

Business Example

Narrative

On 17 June 2010, date of the collection from debtor Schneider, Ritcom electricity company realizes that the direct debit instruction sent on 9 June 2010 was a duplicated instruction. As settlement of the direct debit already took place, Ritcom electricity company initiates a CustomerPaymentReversal message and sends it to its account servicer AAAADEFF. Any potential charges relating to this reversal payment, paid by Schneider, will be deducted from the next invoice.

Business Description

CustomerPaymentReversal from Ritcom to AAAADEFF :

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	RIT-REV-20100617-456f
CreationDateTime	<CreDtTm>	2010-06-17T15:38:00
NumberOfTransactions	<NbOfTxns>	1
InitiatingParty	<InitgPty>	
Name	<Nm>	Ritcom
PostalAddress	<PstlAdr>	

StreetName	<StrtNm>	Schueman Strasse
BuildingNumber	<BldgNb>	18
PostCode	<PstCd>	60017
TownName	<TwnNm>	Frankfurt am Main
Country	<Ctry>	DE
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBDE33
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCDE31
OriginalGroupInformation	<OrgnlGrpInf>	
OriginalMessageIdentification	<OrgnlMsgId>	RITCOM1234
OriginalMessageName Identification	<OrgnlMsgNmId>	Pain.008.001.02
OriginalCreationDateAndTime	<OrgnlCreDtTm>	2010-06-09T09:18:00
OriginalPaymentInformationAndReversal	<OrgnlPmtInfAndRvsl>	
OriginalPaymentInformationIdentification	<OrgnlPmtInflId>	RIT/0053
TransactionInformation	<TxInfl>	
ReversalIdentification	<RvslId>	RIT5467
OriginalEndToEndIdentification	<OrgnlEndToEnd>	RIT/012010-2562C26
OriginalInstructedAmount	<OrgnlInstdAmt>	EUR 286
ReversedInstructedAmount	<RvsdInstdAmt>	EUR 286
ReversalReasonInformation	<RvslRsnInf>	
Originator	<Orgtr>	
Name	<Nm>	Ritcom
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Schueman Strasse
BuildingNumber	<BldgNb>	18
PostCode	<PstCd>	60017
TownName	<TwnNm>	Frankfurt am Main
Country	<Ctry>	DE
Reason	<Rsn>	
Code	<Cd>	AM05
OriginalTransactionReference	<OrgnlTxRef>	
RequestedCollectionDate	<ReqdColltnDt>	2010-06-16
MandateRelatedInformation	<MndtRltdInf>	

MandateIdentification	<MndtId>	RIT04/av002
Debtor	<Dbtr>	
Name	<Nm>	Schneider
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Kuertman Strasse
BuildingNumber	<BldgNb>	45
PostCode	<PstCd>	50475
TownName	<TwnNm>	Koeln
Country	<Ctry>	DE
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	DE89370400440332013000
Creditor	<Cdtr>	
Name	<Nm>	Ritcom
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Schueman Strasse
BuildingNumber	<BldgNb>	18
PostCode	<PstCd>	60017
TownName	<TwnNm>	Frankfurt am Main
Country	<Ctry>	DE

XML Instance

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    </InitgPty>
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</CstmrPmtRvsl>
```

pain.008.001.02 CustomerDirectDebitInitiationV02

Message Functionality

Scope

The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

Usage

The CustomerDirectDebitInitiation message can contain one or more direct debit instructions.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the creditor agent. The creditor agent is the account servicer of the creditor.
- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerDirectDebitInitiation message to the creditor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

The CustomerDirectDebitInitiation message can be used in domestic and cross-border scenarios.

The CustomerDirectDebitInitiation may or may not contain mandate related information, i.e. extracts from a mandate, such as MandateIdentification or DateOfSignature. The CustomerDirectDebitInitiation message must not be considered as a mandate.

The CustomerDirectDebitInitiation message must not be used by the creditor agent to execute the direct debit instruction(s). The FIToFICustomerDirectDebit message must be used instead.

Outline

The CustomerDirectDebitInitiation message is composed of three building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as MessageIdentification, CreationDateAndTime, NumberOfTransactions.

B. Payment Information

This building block is mandatory and repetitive. It contains, amongst others, elements related to the Credit side of the transaction, such as Creditor or PaymentTypeInformation and DirectDebitTransactionInformation which contains, among others, elements related to the Debit side of the transaction, such as Debtor or RemittanceInformation.

Structure

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
		<i>Message root</i>	<CstmrDrctDbtInitn>	[1..1]		

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	
1.3		Authorisation	<Authstn>	[0..2]		
1.4	{Or	Code	<Cd>	[1..1]	Code	
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text	
1.6		NumberOfTransactions	<NbOfTxns>	[1..1]	Text	
1.7		ControlSum	<CtrlSum>	[0..1]	Quantity	
1.8		InitiatingParty	<InitgPty>	[1..1]	±	
1.9		ForwardingAgent	<FwdgAgt>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
2.0		PaymentInformation	<PmtInf>	[1..n]		
2.1		PaymentInformationIdentification	<PmtInfId>	[1..1]	Text	
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code	
2.3		BatchBooking	<BtchBookg>	[0..1]	Indicator	
2.4		NumberOfTransactions	<NbOfTxns>	[0..1]	Text	
2.5		ControlSum	<CtrlSum>	[0..1]	Quantity	
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]		
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code	
2.8		ServiceLevel	<SvcLvl>	[0..1]		
2.9	{Or	Code	<Cd>	[1..1]	Code	
2.10	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.11		LocalInstrument	<LoclInstrm>	[0..1]		
2.12	{Or	Code	<Cd>	[1..1]	Code	
2.13	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.14		SequenceType	<SeqTp>	[0..1]	Code	
2.15		CategoryPurpose	<CtgyPurp>	[0..1]		
2.16	{Or	Code	<Cd>	[1..1]	Code	
2.17	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.18		RequestedCollectionDate	<ReqdColltnDt>	[1..1]	DateTime	
2.19		Creditor	<Cdtr>	[1..1]	±	
2.20		CreditorAccount	<CdtrAcct>	[1..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.21</u>		CreditorAgent	<CdtrAgt>	[1..1]	±	
<u>2.22</u>		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±	
<u>2.23</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±	R5
<u>2.24</u>		ChargeBearer	<ChrgBr>	[0..1]	Code	R1
<u>2.25</u>		ChargesAccount	<ChrgsAcct>	[0..1]	±	R2
<u>2.26</u>		ChargesAccountAgent	<ChrgsAcctAgt>	[0..1]	±	
<u>2.27</u>		CreditorSchemeIdentification	<CdtrSchmId>	[0..1]	±	R4
<u>2.28</u>		DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..n]		
<u>2.29</u>		PaymentIdentification	<PmtId>	[1..1]		
<u>2.30</u>		InstructionIdentification	<InstrId>	[0..1]	Text	
<u>2.31</u>		EndToEndIdentification	<EndToEndId>	[1..1]	Text	
<u>2.32</u>		PaymentTypeInformation	<PmtTpInf>	[0..1]		R3
<u>2.33</u>		InstructionPriority	<InstrPrty>	[0..1]	Code	
<u>2.34</u>		ServiceLevel	<SvcLvl>	[0..1]		
<u>2.35</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.36</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.37</u>		LocalInstrument	<LclInstrm>	[0..1]		
<u>2.38</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.39</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.40</u>		SequenceType	<SeqTp>	[0..1]	Code	
<u>2.41</u>		CategoryPurpose	<CtgyPurp>	[0..1]		
<u>2.42</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.43</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.44</u>		InstructedAmount	<InstdAmt>	[1..1]	Amount	
<u>2.45</u>		ChargeBearer	<ChrgBr>	[0..1]	Code	R1
<u>2.46</u>		DirectDebitTransaction	<DrctDbtTx>	[0..1]		
<u>2.47</u>		MandateRelatedInformation	<MndtRltdInf>	[0..1]		
<u>2.48</u>		MandateIdentification	<MndtId>	[0..1]	Text	
<u>2.49</u>		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime	
<u>2.50</u>		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator	
<u>2.51</u>		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]		R7 R8
<u>2.52</u>		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text	
<u>2.53</u>		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.54</u>		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±	
<u>2.55</u>		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±	
<u>2.56</u>		OriginalDebtor	<OrgnlDbtr>	[0..1]	±	
<u>2.57</u>		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±	
<u>2.58</u>		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±	
<u>2.59</u>		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±	
<u>2.60</u>		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime	
<u>2.61</u>		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code	
<u>2.62</u>		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text	
<u>2.63</u>		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime	
<u>2.64</u>		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime	
<u>2.65</u>		Frequency	<Frqcy>	[0..1]	Code	
<u>2.66</u>		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±	R4
<u>2.67</u>		PreNotificationIdentification	<PreNtfctnId>	[0..1]	Text	
<u>2.68</u>		PreNotificationDate	<PreNtfctnDt>	[0..1]	DateTime	
<u>2.69</u>		UltimateCreditor	<UltmtCdtr>	[0..1]	±	R5
<u>2.70</u>		DebtorAgent	<DbtrAgt>	[1..1]	±	
<u>2.71</u>		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±	
<u>2.72</u>		Debtor	<Dbtr>	[1..1]	±	
<u>2.73</u>		DebtorAccount	<DbtrAcct>	[1..1]	±	
<u>2.74</u>		UltimateDebtor	<UltmtDbtr>	[0..1]	±	
<u>2.75</u>		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..1]	Text	
<u>2.76</u>		Purpose	<Purp>	[0..1]		
<u>2.77</u>	{Or}	Code	<Cd>	[1..1]	Code	
<u>2.78</u>	Or{}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.79</u>		RegulatoryReporting	<RgltryRptg>	[0..10]	±	
<u>2.80</u>		Tax	<Tax>	[0..1]	±	
<u>2.81</u>		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]		
<u>2.82</u>		RemittanceIdentification	<RmtId>	[0..1]	Text	
<u>2.83</u>		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code	
<u>2.84</u>		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text	
<u>2.85</u>		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]		
<u>2.86</u>		Name	<Nm>	[1..1]	Text	
<u>2.87</u>		Address	<Adr>	[1..1]	±	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type	Rule/ Guid. No.
<u>2.88</u>		RemittanceInformation	<RmtInf>	[0..1]		
<u>2.89</u>		Unstructured	<Ustrd>	[0..n]	Text	
<u>2.90</u>		Structured	<Strd>	[0..n]		
<u>2.91</u>		ReferredDocumentInformation	<RfrdDocInf>	[0..n]		
<u>2.92</u>		Type	<Tp>	[0..1]		
<u>2.93</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>2.94</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.95</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.96</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.97</u>		Number	<Nb>	[0..1]	Text	
<u>2.98</u>		RelatedDate	<RltdDt>	[0..1]	DateTime	
<u>2.99</u>		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
<u>2.100</u>		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount	
<u>2.101</u>		DiscountAppliedAmount	<DscntAppldAmt>	[0..1]	Amount	
<u>2.102</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount	
<u>2.103</u>		TaxAmount	<TaxAmt>	[0..1]	Amount	
<u>2.104</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRs n>	[0..n]		
<u>2.105</u>		Amount	<Amt>	[1..1]	Amount	
<u>2.106</u>		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
<u>2.107</u>		Reason	<Rsn>	[0..1]	Text	
<u>2.108</u>		AdditionalInformation	<AddtlInf>	[0..1]	Text	
<u>2.109</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount	
<u>2.110</u>		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
<u>2.111</u>		Type	<Tp>	[0..1]		
<u>2.112</u>		CodeOrProprietary	<CdOrPrtry>	[1..1]		
<u>2.113</u>	{Or	Code	<Cd>	[1..1]	Code	
<u>2.114</u>	Or}	Proprietary	<Prtry>	[1..1]	Text	
<u>2.115</u>		Issuer	<Issr>	[0..1]	Text	
<u>2.116</u>		Reference	<Ref>	[0..1]	Text	
<u>2.117</u>		Invoicer	<Invcr>	[0..1]	±	
<u>2.118</u>		Invoicee	<Invcee>	[0..1]	±	
<u>2.119</u>		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text	

Rules and Guidelines

Rules

R1 ChargeBearerRule

If ChargeBearer is present, then DirectDebitTransactionInformation/ChargeBearer is not allowed.

If DirectDebitTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

R2 ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

R3 PaymentTypeInformationRule

If PaymentTypeInformation is present, then DirectDebitTransactionInformation/PaymentTypeInformation is not allowed.

R4 CreditorSchemeIdentificationRule

If CreditorSchemeIdentification is present, then DirectDebitTransactionInformation/CreditorSchemeIdentification is not allowed.

If DirectDebitTransactionInformation/CreditorSchemeIdentification is present, then CreditorSchemeIdentification is not allowed.

DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent.

R5 UltimateCreditorRule

If UltimateCreditor is present, then DirectDebitTransactionInformation/UltimateCreditor is not allowed.

If DirectDebitTransactionInformation/UltimateCreditor is present, then UltimateCreditor is not allowed.

DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

R6 ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the CreditorAgent. It must not contain a completely different agent.

*This Rule also impacts **BranchAndFinancialInstitutionIdentification4** Type. Please refer to 'Message Item Types' section p.996 for additional information.*

R7 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

R8 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

For Rules and Guidelines applying to Data Types or End Points, please consult the Message Item Types section p.930.

Message Items Description

The following section identifies the elements of the **CustomerDirectDebitInitiationV02** message definition.

1.0 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all individual transactions included in the message.

Type: The **GroupHeader** block is composed of the following **GroupHeader39** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		Authorisation	<Authstn>	[0..2]	

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.6		NumberOfTransactions	<NbOfTx>	[1..1]	Text
1.7		ControlSum	<CtrlSum>	[0..1]	Quantity
1.8		InitiatingParty	<InitgPty>	[1..1]	±
1.9		ForwardingAgent	<FwdgAgt>	[0..1]	±

1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, assigned by the instructing party and sent to the next party in the chain, to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which a (group of) payment instruction(s) was created by the instructing party.

Data Type: ISODateTime

1.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key that allows to check if the initiating party is allowed to initiate transactions from the account specified in the initiation.

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 different party than the initiating party.

Type: This message item is composed of one of the following **Authorisation1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.4	{Or	Code	<Cd>	[1..1]	Code
1.5	Or}	Proprietary	<Prtry>	[1..1]	Text

1.4 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.3 **Authorisation**.

Definition: Specifies the authorisation, in a coded form.

Data Type: Code

One of the following **Authorisation1Code** values must be used:

Code	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.

1.5 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.3 Authorisation.

Definition: Specifies the authorisation, in a free text form.

Data Type: Max128Text

Format: maxLength: 128
minLength: 1

1.6 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Data Type: Max15NumericText

Format: [0-9]{1,15}

1.7 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the message, irrespective of currencies.

Data Type: DecimalNumber

Format: fractionDigits: 17
totalDigits: 18

1.8 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor.

Type: *This message item is composed of the following PartyIdentification32 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

1.9 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.0 PaymentInformation <PmtInf>

Presence: [1..n]

Definition: Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

Type: The **PaymentInformation** block is composed of the following [PaymentInstructionInformation4](#) element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1		PaymentInformationIdentification	<PmtInfld>	[1..1]	Text
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code
2.3		BatchBooking	<BtchBookg>	[0..1]	Indicator
2.4		NumberOfTransactions	<NbOfTxns>	[0..1]	Text
2.5		ControlSum	<CtrlSum>	[0..1]	Quantity
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]	
2.18		RequestedCollectionDate	<ReqdColltnDt>	[1..1]	Date/Time
2.19		Creditor	<Cdtr>	[1..1]	±
2.20		CreditorAccount	<CdtrAcct>	[1..1]	±
2.21		CreditorAgent	<CdtrAgt>	[1..1]	±
2.22		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	±
2.23		UltimateCreditor	<UltmtCdtr>	[0..1]	±
2.24		ChargeBearer	<ChrgBr>	[0..1]	Code

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.25		ChargesAccount	<ChrgsAcct>	[0..1]	±
2.26		ChargesAccountAgent	<ChrgsAcctAgt>	[0..1]	±
2.27		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±
2.28		DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..n]	

Rule(s): ChargeBearerRule

If ChargeBearer is present, then DirectDebitTransactionInformation/ChargeBearer is not allowed.

If DirectDebitTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the CreditorAgent. It must not contain a completely different agent.

ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

CreditorSchemeIdentificationRule

If CreditorSchemeIdentification is present, then DirectDebitTransactionInformation/CreditorSchemeIdentification is not allowed.

If DirectDebitTransactionInformation/CreditorSchemeIdentification is present, then CreditorSchemeIdentification is not allowed.

DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent.

PaymentTypeInformationRule

If PaymentTypeInformation is present, then DirectDebitTransactionInformation/PaymentTypeInformation is not allowed.

UltimateCreditorRule

If UltimateCreditor is present, then DirectDebitTransactionInformation/UltimateCreditor is not allowed.

If DirectDebitTransactionInformation/UltimateCreditor is present, then UltimateCreditor is not allowed.

DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

Guideline(s): UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

2.1 PaymentInformationIdentification <PmtInfd>

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Data Type: Code

*One of the following **PaymentMethod2Code** values must be used:*

Code	Name	Definition
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.

2.3 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.

Data Type: *One of the following **BatchBookingIndicator** values must be used:*

MeaningWhenTrue: Identifies that a batch entry for the sum of the amounts of all transactions in the message is requested.

MeaningWhenFalse: Identifies that a single entry for each of the transactions in the message is requested.

2.4 NumberOfTransactions <NbOfTxns>

Presence: [0..1]

Definition: Number of individual transactions contained in the payment information group.

Data Type: Max15NumericText

Format: [0-9]{1,15}

2.5 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the group, irrespective of currencies.

Data Type: DecimalNumber

Format: fractionDigits: 17

totalDigits: 18

2.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

Type: *This message item is composed of the following **PaymentTypeInformation20** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.7		InstructionPriority	<InstrPrty>	[0..1]	Code
2.8		ServiceLevel	<SvcLvl>	[0..1]	
2.11		LocalInstrument	<LclInstrm>	[0..1]	
2.14		SequenceType	<SeqTp>	[0..1]	Code
2.15		CategoryPurpose	<CtgyPurp>	[0..1]	

2.7 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.

Data Type: Code

*When this message item is present, one of the following **Priority2Code** values must be used:*

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

2.8 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

Type: This message item is composed of one of the following **ServiceLevel8Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.9	{Or	Code	<Cd>	[1..1]	Code
2.10	Or}	Proprietary	<Prtry>	[1..1]	Text

2.9 Code <Cd>

Presence: [1..1]

*This message item is part of choice 2.8 **ServiceLevel**.*

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4
minLength: 1

2.10 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.8 **ServiceLevel**.*

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.11 LocalInstrument <LoclInstrm>

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.

Type: This message item is composed of one of the following **LocalInstrument2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.12	{Or	Code	<Cd>	[1..1]	Code
2.13	Or}	Proprietary	<Prtry>	[1..1]	Text

2.12 Code <Cd>

Presence: [1..1]

This message item is part of choice **2.11 LocalInstrument**.

Definition: Specifies the local instrument, as published in an external local instrument code list.

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35
minLength: 1

2.13 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice **2.11 LocalInstrument**.

Definition: Specifies the local instrument, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.14 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Data Type: Code

When this message item is present, one of the following **SequenceType1Code** values must be used:

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First 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.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

2.15 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.

Type: This message item is composed of one of the following **CategoryPurpose1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.16	{Or	Code	<Cd>	[1..1]	Code
2.17	Or}	Proprietary	<Prtry>	[1..1]	Text

2.16 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.15 CategoryPurpose.

Definition: Category purpose, as published in an external category purpose code list.

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4
minLength: 1

2.17 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.15 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.18 RequestedCollectionDate <ReqdColltnDt>

Presence: [1..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Data Type: ISODate

2.19 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Type: *This message item is composed of the following PartyIdentification32 element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.20 CreditorAccount <CdtrAcct>

Presence: [1..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.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.21 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** p.996 in 'Message Item Types' section.

2.22 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent in the payment chain.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to **CashAccount16** p.949 in 'Message Item Types' section.

2.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1], R5

Definition: Ultimate party to which an amount of money is due.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.24 ChargeBearer <ChrgBr>

Presence: [0..1], R1

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Data Type: Code

When this message item is present, one of the following **ChargeBearerType1Code** values must be used:

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.25 ChargesAccount <ChrgsAcct>

Presence: [0..1], R2

Definition: Account used to process charges associated with a transaction.

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

Type: This message item is composed of the following **CashAccount16** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.26 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

Usage: Charges account agent should only be used when the charges account agent is different from the creditor agent.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to *BranchAndFinancialInstitutionIdentification4* p.996 in 'Message Item Types' section.

2.27 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1], R4

Definition: Credit party that signs the mandate.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.28 DirectDebitTransactionInformation <DrctDbtTxlnf>

Presence: [1..n]

Definition: Set of elements used to provide information on the individual transaction(s) included in the message.

Type: This message item is composed of the following *DirectDebitTransactionInformation9* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.29		PaymentIdentification	<PmtId>	[1..1]	
2.32		PaymentTypeInformation	<PmtTpInf>	[0..1]	
2.44		InstructedAmount	<InstdAmt>	[1..1]	Amount
2.45		ChargeBearer	<ChrgBr>	[0..1]	Code
2.46		DirectDebitTransaction	<DrctDbtTx>	[0..1]	
2.69		UltimateCreditor	<UltmtCdtr>	[0..1]	±

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.70		DebtorAgent	<DbtrAgt>	[1..1]	±
2.71		DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	±
2.72		Debtor	<Dbtr>	[1..1]	±
2.73		DebtorAccount	<DbtrAcct>	[1..1]	±
2.74		UltimateDebtor	<UltmtDbtr>	[0..1]	±
2.75		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..1]	Text
2.76		Purpose	<Purp>	[0..1]	
2.79		RegulatoryReporting	<RgltryRptg>	[0..10]	±
2.80		Tax	<Tax>	[0..1]	±
2.81		RelatedRemittanceInformation	<RltdRmtInf>	[0..10]	
2.88		RemittanceInformation	<RmtInf>	[0..1]	

Guideline(s): UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

2.29 PaymentIdentification <PmtId>**Presence:** [1..1]**Definition:** Set of elements used to reference a payment instruction.**Type:** This message item is composed of the following **PaymentIdentification1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.30		InstructionIdentification	<InstrId>	[0..1]	Text
2.31		EndToEndIdentification	<EndToEndId>	[1..1]	Text

2.30 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.

Data Type: Max35Text**Format:** maxLength: 35
minLength: 1

2.31 EndToEndIdentification <EndToEndId>

Presence: [1..1]

Definition: Unique identification 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.32 PaymentTypeInformation <PmtTpInf>

Presence: [0..1], R3

Definition: Set of elements used to further specify the type of transaction.

Type: This message item is composed of the following *PaymentTypeInformation20* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.33		InstructionPriority	<InstrPrty>	[0..1]	Code
2.34		ServiceLevel	<SvcLvl>	[0..1]	
2.37		LocalInstrument	<LclInstrm>	[0..1]	
2.40		SequenceType	<SeqTp>	[0..1]	Code
2.41		CategoryPurpose	<CtgyPurp>	[0..1]	

2.33 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.

Data Type: Code

When this message item is present, one of the following *Priority2Code* values must be used:

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

2.34 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

Type: This message item is composed of one of the following *ServiceLevel8Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.35	{Or	Code	<Cd>	[1..1]	Code
2.36	Or}	Proprietary	<Prtry>	[1..1]	Text

2.35 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.34 ServiceLevel.

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Data Type: ExternalServiceLevel1Code

Format: maxLength: 4

minLength: 1

2.36 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.34 ServiceLevel.

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.37 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.

Type: *This message item is composed of one of the following LocalInstrument2Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.38	{Or	Code	<Cd>	[1..1]	Code
2.39	Or}	Proprietary	<Prtry>	[1..1]	Text

2.38 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.37 LocalInstrument.

Definition: Specifies the local instrument, as published in an external local instrument code list.

Data Type: ExternalLocalInstrument1Code

Format: maxLength: 35

minLength: 1

2.39 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.37 LocalInstrument.

Definition: Specifies the local instrument, as a proprietary code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.40 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Data Type: Code

When this message item is present, one of the following SequenceType1Code values must be used:

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First 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.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

2.41 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.

Type: *This message item is composed of one of the following CategoryPurpose1Choice element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.42	{Or	Code	<Cd>	[1..1]	Code
2.43	Or}	Proprietary	<Prtry>	[1..1]	Text

2.42 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.41 CategoryPurpose.

Definition: Category purpose, as published in an external category purpose code list.

Data Type: ExternalCategoryPurpose1Code

Format: maxLength: 4

minLength: 1

2.43 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.41 CategoryPurpose.

Definition: Category purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.44 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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.45 ChargeBearer <ChrgBr>

Presence: [0..1], R1

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Data Type: Code

*When this message item is present, one of the following **ChargeBearerType1Code** values must be used:*

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

2.46 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Set of elements providing information specific to the direct debit mandate.

Type: *This message item is composed of the following **DirectDebitTransaction6** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.47		MandateRelatedInformation	<MndtRltdInf>	[0..1]	
2.66		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	±
2.67		PreNotificationIdentification	<PreNtfctnId>	[0..1]	Text
2.68		PreNotificationDate	<PreNtfctnDt>	[0..1]	DateTime

2.47 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Set of elements used to provide further details of the direct debit mandate signed between the creditor and the debtor.

Type: This message item is composed of the following **MandateRelatedInformation** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.48		MandateIdentification	<MndtId>	[0..1]	Text
2.49		DateOfSignature	<DtOfSgntr>	[0..1]	DateTime
2.50		AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator
2.51		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	
2.62		ElectronicSignature	<ElctrncSgntr>	[0..1]	Text
2.63		FirstCollectionDate	<FrstColltnDt>	[0..1]	DateTime
2.64		FinalCollectionDate	<FnlColltnDt>	[0..1]	DateTime
2.65		Frequency	<Frqcy>	[0..1]	Code

Rule(s): AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

2.48 MandateIdentification <MndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.49 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Data Type: ISODate

2.50 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Data Type: One of the following *TrueFalseIndicator* values must be used:

MeaningWhenTrue: True

MeaningWhenFalse: False

Example:

<AmdmntInd>false</AmdmntInd>

2.51 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1], R7, R8

Definition: List of mandate elements that have been modified.

Type: This message item is composed of the following *AmendmentInformationDetails* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.52		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text
2.53		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	±
2.54		OriginalCreditorAgent	<OrgnlCdtrAgt>	[0..1]	±
2.55		OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>	[0..1]	±
2.56		OriginalDebtor	<OrgnlDbtr>	[0..1]	±
2.57		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	±
2.58		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	±
2.59		OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>	[0..1]	±
2.60		OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	[0..1]	DateTime
2.61		OriginalFrequency	<OrgnlFrqcy>	[0..1]	Code

2.52 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.53 OriginalCreditorSchemeldIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.54 OriginalCreditorAgent <OrgnICdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.55 OriginalCreditorAgentAccount <OrgnICdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.56 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.57 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.58 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

Type: This message item is composed of the following [BranchAndFinancialInstitutionIdentification4](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to [BranchAndFinancialInstitutionIdentification4](#) p.996 in 'Message Item Types' section.

2.59 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.60 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Data Type: ISODate

2.61 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

Data Type: Code

When this message item is present, one of the following FrequencyCode values must be used:

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

2.62 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Data Type: Max1025Text

Format: maxLength: 1025

minLength: 1

2.63 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Data Type: ISODate

2.64 FinalCollectionDate <FnIColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Data Type: ISODate

2.65 Frequency <Frqcy>

Presence: [0..1]**Definition:** Regularity with which direct debit instructions are to be created and processed.**Data Type:** Code*When this message item is present, one of the following **FrequencyCode** values must be used:*

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times 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.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

2.66 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1], R4**Definition:** Credit party that signs the mandate.**Type:** This message item is composed of the following **PartyIdentification32** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

*For additional Type information, please refer to **PartyIdentification32** p.1007 in 'Message Item Types' section.*

2.67 PreNotificationIdentification <PreNtfctnId>

Presence: [0..1]**Definition:** Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction.**Usage:** The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1

2.68 PreNotificationDate <PreNtfctnDt>

Presence: [0..1]

Definition: Date on which the creditor notifies the debtor about the amount and date on which the direct debit instruction will be presented to the debtor's agent.

Data Type: ISODate

2.69 UltimateCreditor <UltmtCdtr>

Presence: [0..1], R5

Definition: Ultimate party to which an amount of money is due.

Type: This message item is composed of the following *PartyIdentification32* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to *PartyIdentification32* p.1007 in 'Message Item Types' section.

2.70 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification4* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BranchIdentification	<BrnchId>	[0..1]	

For additional Type information, please refer to *BranchAndFinancialInstitutionIdentification4* p.996 in 'Message Item Types' section.

2.71 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Type: This message item is composed of the following *CashAccount16* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.72 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.73 DebtorAccount <DbtrAcct>

Presence: [1..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Type: This message item is composed of the following [CashAccount16](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text

For additional Type information, please refer to [CashAccount16](#) p.949 in 'Message Item Types' section.

2.74 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.75 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..1]

Definition: Further information, related to the processing of the payment instruction, that may need to be acted upon by the creditor agent, depending on agreement between creditor and the creditor agent.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.76 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.

Type: This message item is composed of one of the following **Purpose2Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.77	{Or	Code	<Cd>	[1..1]	Code
2.78	Or}	Proprietary	<Prtry>	[1..1]	Text

2.77 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.76 Purpose.

Definition: Underlying reason for the payment transaction, as published in an external purpose code list.

Data Type: ExternalPurpose1Code

Format: maxLength: 4
minLength: 1

2.78 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.76 Purpose.

Definition: Purpose, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.79 RegulatoryReporting <RgltryRptg>

Presence: [0..10]**Definition:** Information needed due to regulatory and statutory requirements.**Type:** This message item is composed of the following **RegulatoryReporting3** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	DebitCreditReportingIndicator	<DbtCdtRptgInd>	[0..1]	Code
	Authority	<Authrty>	[0..1]	
	Details	<Dtls>	[0..n]	

For additional Type information, please refer to **RegulatoryReporting3** p.1020 in 'Message Item Types' section.

2.80 Tax <Tax>

Presence: [0..1]**Definition:** Set of elements used to provide details on the tax.**Type:** This message item is composed of the following **TaxInformation3** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Creditor	<Cdtr>	[0..1]	
	Debtor	<Dbtr>	[0..1]	
	AdministrationZone	<AdmstnZn>	[0..1]	Text
	ReferenceNumber	<RefNb>	[0..1]	Text
	Method	<Mtd>	[0..1]	Text
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	[0..1]	Amount
	TotalTaxAmount	<TtlTaxAmt>	[0..1]	Amount
	Date	<Dt>	[0..1]	DateTime
	SequenceNumber	<SeqNb>	[0..1]	Quantity
	Record	<Rcrd>	[0..n]	

For additional Type information, please refer to **TaxInformation3** p.1024 in 'Message Item Types' section.

2.81 RelatedRemittanceInformation <RltdRmtInfo>

Presence: [0..10]**Definition:** Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain.**Type:** This message item is composed of the following **RemittanceLocation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.82		RemittanceIdentification	<RmtId>	[0..1]	Text

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.83		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code
2.84		RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Text
2.85		RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]	

2.82 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.83 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Data Type: Code

When this message item is present, one of the following RemittanceLocationMethod2Code values must be used:

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

2.84 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Data Type: Max2048Text

Format: maxLength: 2048
minLength: 1

2.85 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

Type: This message item is composed of the following *NameAndAddress10* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.86		Name	<Nm>	[1..1]	Text
2.87		Address	<Adr>	[1..1]	±

2.86 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that identity.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.87 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Type: This message item is composed of the following *PostalAddress6* element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	AddressType	<AdrTp>	[0..1]	Code
	Department	<Dept>	[0..1]	Text
	SubDepartment	<SubDept>	[0..1]	Text
	StreetName	<StrtNm>	[0..1]	Text
	BuildingNumber	<BldgNb>	[0..1]	Text
	PostCode	<PstCd>	[0..1]	Text
	TownName	<TwnNm>	[0..1]	Text
	CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
	Country	<Ctry>	[0..1]	Code
	AddressLine	<AdrLine>	[0..7]	Text

For additional Type information, please refer to *PostalAddress6* p.1017 in 'Message Item Types' section.

2.88 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.

Type: This message item is composed of the following *RemittanceInformation5* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.89		Unstructured	<Ustrd>	[0..n]	Text
2.90		Structured	<Strd>	[0..n]	

2.89 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.90 Structured <Strd>

Presence: [0..n]

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.

Type: This message item is composed of the following *StructuredRemittanceInformation7* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.91		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	
2.99		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
2.110		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
2.117		Invoicer	<Invcr>	[0..1]	+
2.118		Invoicee	<Invcee>	[0..1]	+
2.119		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Text

2.91 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..n]

Definition: Set of elements used to identify the documents referred to in the remittance information.

Type: This message item is composed of the following *ReferredDocumentInformation3* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.92		Type	<Tp>	[0..1]	
2.97		Number	<Nb>	[0..1]	Text
2.98		RelatedDate	<RltdDt>	[0..1]	DateTime

2.92 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type: This message item is composed of the following **ReferredDocumentType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.93		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.96		Issuer	<Issr>	[0..1]	Text

2.93 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

Type: This message item is composed of one of the following **ReferredDocumentType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.94	{Or	Code	<Cd>	[1..1]	Code
2.95	Or}	Proprietary	<Prtry>	[1..1]	Text

2.94 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.93 **CodeOrProprietary**.

Definition: Document type in a coded form.

Data Type: Code

One of the following **DocumentType5Code** values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.

Code	Name	Definition
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

2.95 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.93 **CodeOrProprietary**.*

Definition: Proprietary identification of the type of the remittance document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.96 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.97 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.98 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Data Type: ISODate

2.99 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

Type: *This message item is composed of the following **RemittanceAmount1** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.100		DuePayableAmount	<DuePyblAmt>	[0..1]	Amount
2.101		DiscountAppliedAmount	<DscntApldAmt>	[0..1]	Amount

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.102</u>		CreditNoteAmount	<CdtNoteAmt>	[0..1]	Amount
<u>2.103</u>		TaxAmount	<TaxAmt>	[0..1]	Amount
<u>2.104</u>		AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	
<u>2.109</u>		RemittedAmount	<RmtdAmt>	[0..1]	Amount

2.100 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.101 DiscountAppliedAmount <DscntApIdAmt>

Presence: [0..1]

Definition: Amount of money that results from the application of an agreed discount to the amount due and payable to the creditor.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.102 CreditNoteAmount <CdtNoteAmt>**Presence:** [0..1]**Definition:** Amount specified for the referred document is the amount of a credit note.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.103 TaxAmount <TaxAmt>**Presence:** [0..1]**Definition:** Quantity of cash resulting from the calculation of the tax.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.104 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..n]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Type: This message item is composed of the following **DocumentAdjustment1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.105		Amount	<Amt>	[1..1]	Amount
2.106		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.107		Reason	<Rsn>	[0..1]	Text
2.108		AdditionalInformation	<AddtlInf>	[0..1]	Text

2.105 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.106 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Data Type: Code

When this message item is present, one of the following **CreditDebitCode** values must be used:

Code	Name	Definition
CRDT	Credit	Operation is an increase.

Code	Name	Definition
DBIT	Debit	Operation is a decrease.

2.107 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Data Type: Max4Text

Format: maxLength: 4
minLength: 1

2.108 AdditionalInformation <AddtlInft>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

2.109 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.110 CreditorReferenceInformation <CdtrReflnft>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.111		Type	<Tp>	[0..1]	
2.116		Reference	<Ref>	[0..1]	Text

2.111 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following *CreditorReferenceType2* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.112		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.115		Issuer	<Issr>	[0..1]	Text

2.112 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of one of the following *CreditorReferenceType1Choice* element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.113	{Or	Code	<Cd>	[1..1]	Code
2.114	Or}	Proprietary	<Prtry>	[1..1]	Text

2.113 Code <Cd>

Presence: [1..1]

This message item is part of choice 2.112 *CodeOrProprietary*.

Definition: Type of creditor reference, in a coded form.

Data Type: Code

One of the following *DocumentType3Code* values must be used:

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.

Code	Name	Definition
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

2.114 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 2.112 **CodeOrProprietary**.*

Definition: Creditor reference type, in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.115 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.116 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.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.117 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Type: *This message item is composed of the following **PartyIdentification32** element(s):*

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.118 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.

Type: This message item is composed of the following [PartyIdentification32](#) element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	
	Identification	<Id>	[0..1]	
	CountryOfResidence	<CtryOfRes>	[0..1]	Code
	ContactDetails	<CtctDtls>	[0..1]	

For additional Type information, please refer to [PartyIdentification32](#) p.1007 in 'Message Item Types' section.

2.119 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

Business Example

Narrative

On 2 June 2010, Virgay insurance company sends a CustomerDirectDebitInitiation message to its account servicer, AAAAUS29. AAAAUS29 offers a special service to Virgay, under agreement VERPA-1.

The direct debit initiation message contains two collection instructions from two different debtors.

The first direct debit instruction is for 1025 USD to be collected from account 123456, owned by debtor Jones and serviced by agent BBBBUS39. The mandate reference is VIRGAY123 and was signed by Jones on 13 July 2008. The last collection is due to take place on 13 July 2015. The payment is for a yearly life insurance fee.

The second direct debit instruction is for 985 USD to be collected from account 789101, owned by debtor Lee and serviced by agent CCCCUS27. This is a one-off direct debit which has been notified to Lee on 8 June 2010, with reference VIRGAY2435/2010. The payment is for a car insurance premium.

The requested collection date for both collections is 13 July 2010 and charges related to the handling of the instruction will be shared between Virgay insurance company and the debtors.

Business Description

CustomerDirectDebitInitiation from Virgay to AAAAUS29:

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	CAVAY1234
CreationDateTime	<CreDtTm>	2010-06-25T14:25:00

NumberOfTransactions	<NbOfTxs>	2
ControlSum	<CtrlSum>	2010
Grouping	<Grpg>	SNGL
InitiatingParty	<InitgPty>	
Name	<Nm>	Virgay
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Virginia Lane
BuildingNumber	<BldgNb>	36
PostCode	<PstCd>	NJ 07311
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
Contactdetails	<CtctDtls>	
Name	<Nm>	J. Thompson
EmailAddress	<EmailAdr>	Thompson@virgay.com
PaymentInformation	<PmtInf>	
PaymentInformationIdentification	<PmtInfId>	CAVAY/88683
PaymentMethod	<PmtMtd>	DD
BatchBooking	<BtchBookg>	FALSE
RequestedCollectionDate	<ReqColltnDt>	2010-07-13
Creditor	<Cdtr>	
Name	<Nm>	Virgay
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Virginia Lane
BuildingNumber	<BldgNb>	36
PostCode	<PstCd>	NJ 07311
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	789123
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	AAAAUS29
DirectDebitTransactionInformation	<DrctDbtTxInf>	
PaymentIdentification	<PmtId>	
EndToEndIdentification	<EndToEndId>	VA060327/0123

Message Definition Report

pain.008.001.02 CustomerDirectDebitInitiationV02

PaymentTypeInformation	<PmtTpInf>	
InstructionPriority	<InstrPrty>	NORM
ServiceLevel	<SvcLvl>	
Proprietary	<Prtry>	VERPA-1
SequenceType	<SeqTp>	RCUR
InstructedAmount	<InstdAmt>	USD 1025
ChargeBearer	<ChrBr>	SHAR
DirectDebitTransaction	<DrctDbtTx>	
MandateRelatedInformation	<MndtRltInf>	
MandateIdentification	<MndtId>	VIRGAY123
DateOfSignature	<DtOfSgntr>	2008-07-13
FinalCollectionDate	<FnlColltnDt>	2015-07-13
Frequency	<Frqcy>	YEAR
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBUS39
Debtor	<Dbtr>	
Name	<Nm>	Jones
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Hudson Street
BuildingNumber	<BldgNb>	19
PostCode	<PstCd>	NJ 07302
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	123456
Purpose	<Purp>	
Code	<Cd>	LIFI
RemittanceInformation	<RmtInf>	
Unstructured	<Ustrd>	LIFE INSURANCE PAYMENT/ JULY 2010
DirectDebitTransactionInformation	<DrctDbtTxInf>	
PaymentIdentification	<PmtId>	
EndToEndIdentification	<EndToEndId>	AY090327/456
PaymentTypeInformation	<PmtTpInf>	

InstructionPriority	<InstrPrty>	NORM
ServiceLevel	<SvcLvl>	
Proprietary	<Prtry>	VERPA-1
SequenceType	<SeqTp>	OOFF
InstructedAmount	<InstdAmt>	USD 985
ChargeBearer	<ChrBr>	SHAR
DirectDebitTransaction	<DrctDbtTx>	
PreNotificationIdentification	<PreNtfctnId>	VIRGAY2435/2010
PreNotificationDate	<PreNtfctnDt>	2010-06-08
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCUS27
Debtor	<Dbtr>	
Name	<Nm>	Lee
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Cross Road
BuildingNumber	<BldgNb>	45
PostCode	<PstCd>	NJ 07399
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	789101
RemittanceInformation	<RmtInf>	
Unstructured	<Ustrd>	CAR INSURANCE PREMIUM

XML Instance

```

<CstmrDrctDbtInitn>
  <GrpHdr>
    <MsgId>CAVAY1234</MsgId>
    <CreDtTm>2010-06-25T14:25:00</CreDtTm>
    <NbOfTxns>2</NbOfTxns>
    <CtrlSum>2010</CtrlSum>
    <InitgPty>
      <Nm>Virgay</Nm>
      <PstlAdr>
        <StrtNm>Virginia Lane</StrtNm>
        <BldgNb>36</BldgNb>
        <PstCd>NJ 07311</PstCd>
        <TwnNm>Jersey City</TwnNm>
    
```

```
<Ctry>US</Ctry>
</PstlAdr>
<CtctDtls>
  <Nm>J. Thompson</Nm>
  <EmailAdr>Thompson@virgay.com</EmailAdr>
</CtctDtls>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>CAVAY/88683</PmtInfId>
  <PmtMtd>DD</PmtMtd>
  <BtchBookg>false</BtchBookg>
  <ReqdColltnDt>2010-07-13</ReqdColltnDt>
  <Cdtr>
    <Nm>Virgay</Nm>
    <PstlAdr>
      <StrtNm>Virginia Lane</StrtNm>
      <BldgNb>36</BldgNb>
      <PstCd>NJ 07311</PstCd>
      <TwnNm>Jersey City</TwnNm>
      <Ctry>US</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>789123</Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>AAAAUS29</BIC>
    </FinInstnId>
  </CdtrAgt>
  <DrctDbtTxInf>
    <PmtId>
      <EndToEndId>VA09327/0123</EndToEndId>
    </PmtId>
    <PmtTpInf>
      <InstrPrty>NORM</InstrPrty>
      <SvcLvl>
        <Prtry>VERPA-1</Prtry>
      </SvcLvl>
      <SeqTp>RCUR</SeqTp>
    </PmtTpInf>
    <InstdAmt Ccy="USD">1025</InstdAmt>
    <ChrgBr>SHAR</ChrgBr>
    <DrctDbtTx>
      <MndtRltdInf>
        <MndtId>VIRGAY123</MndtId>
        <DtOfSgntr>2008-07-13</DtOfSgntr>
```

```
<FnlColltnDt>2015-07-13</FnlColltnDt>
<Frqcy>YEAR</Frqcy>
</MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
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    <BIC>BBBBBUS39</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Jones</Nm>
  <PstlAdr>
    <StrtNm>Hudson Street</StrtNm>
    <BldgNb>19</BldgNb>
    <PstCd>NJ 07302</PstCd>
    <TwnNm>Jersey City</TwnNm>
    <Ctry>US</Ctry>
  </PstlAdr>
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  <Id>
    <Othr>
      <Id>123456</Id>
    </Othr>
  </Id>
</DbtrAcct>
<Purp>
  <Cd>LIFI</Cd>
</Purp>
<RmtInf>
  <Ustrd>LIFE INSURANCE PAYMENT/ JULY 2010</Ustrd>
</RmtInf>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>AY090327/456</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
    <SvcLvl>
      <Prtry>VERPA-1</Prtry>
    </SvcLvl>
    <SeqTp>OOFF</SeqTp>
  </PmtTpInf>
  <InstdAmt Ccy="USD">985</InstdAmt>
  <ChrgBr>SHAR</ChrgBr>
</DrctDbtTx>
  <PreNtfctnId>VIRGAY2435/2009</PreNtfctnId>
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</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
```

```
<BIC>CCCCUS27</BIC>
</FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Lee</Nm>
  <PstlAdr>
    <StrtNm>Cross Road</StrtNm>
    <BldgNb>45</BldgNb>
    <PstCd>NJ07399</PstCd>
    <TwnNm>Jersey City</TwnNm>
    <Ctry>US</Ctry>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>789101</Id>
    </Othr>
  </Id>
</DbtrAcct>
<RmtInf>
  <Ustrd>CAR INSURANCE PREMIUM</Ustrd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
```

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3.40 ExternalTechnicalInputChannel1Code
3.41 IBAN2007Identifier
3.42 IBANIdentifier
3.43 IBEIIdentifier
3.44 ISINIdentifier
3.45 LanguageCode
3.46 MICIdentifier
3.47 NationalityCode
3.48 QUICKIdentifier
3.49 RICIdentifier
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Data Types Description

1 Amount

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.
XML Attribute:	Currency (Ccy). This XML Attribute is typed by ActiveCurrencyCode .
Format:	ActiveCurrencyAndAmount fractionDigits: 5 minInclusive: 0 totalDigits: 18 ActiveCurrencyCode [A-Z]{3,3}
Rule(s):	ActiveCurrencyAndAmount CurrencyAmount The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. ActiveCurrencyCode 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.
Example:	6545.56 (Ccy='USD')

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.
XML Attribute:	Currency (Ccy). This XML Attribute is typed by ActiveOrHistoricCurrencyCode .
Format:	ActiveOrHistoricCurrencyAndAmount fractionDigits: 5 minInclusive: 0 totalDigits: 18 ActiveOrHistoricCurrencyCode [A-Z]{3,3}
Rule(s):	ActiveOrHistoricCurrencyAndAmount CurrencyAmount The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. ActiveOrHistoricCurrencyCode 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.
Example:	6284534 (Ccy='EUR')

1.3 CurrencyAndAmount

Definition:	Number of monetary units specified in a currency, where the unit of currency is explicit and compliant with ISO 4217. The decimal separator is a dot. Note: A zero amount is considered a positive amount.
XML Attribute:	Currency (Ccy). This XML Attribute is typed by CurrencyCode .
Format:	CurrencyAndAmount fractionDigits: 5 minInclusive: 0 totalDigits: 18 CurrencyCode [A-Z]{3,3}
Rule(s):	CurrencyCode ValidationByTable
Example:	100000 (Ccy='EUR')

1.4 ImpliedCurrencyAndAmount

Definition:	Number of monetary units specified in a currency where the unit of currency is implied by the context and compliant with ISO 4217. The decimal separator is a dot. Note: a zero amount is considered a positive amount.
Format:	fractionDigits: 5 minInclusive: 0 totalDigits: 18
Example:	500000

2 Date Time

2.1 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.
Example:	2002-02-25

2.2 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:
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	<p>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.</p>
Example:	2002-07-21T08:35:30

2.3 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.
Example:	16:34:44

2.4 ISOYear

Definition:	Year represented by YYYY (ISO 8601)
Example:	2000

3 Identifier

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".
Format:	[A-Z]{3,3}
Rule(s):	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.
Example:	EUR

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".
Format:	[A-Z]{3,3}

Rule(s):	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.
Example:	USD

3.3 AnyBICIdentifier

Definition:	A code allocated to a business entity or to a financial institution by a Registration Authority under an international identification scheme, as described in the latest edition of the international standard ISO 9362 "Banking - Banking telecommunication messages - Bank identifier codes".
Format:	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
Rule(s):	AnyBIC Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.
Example:	CHASUS33

3.4 BBANIdentifier

Definition:	Basic Bank Account Number (BBAN). Identifier used nationally by financial institutions, ie, in individual countries, generally as part of a National Account Numbering Scheme(s), which uniquely identifies the account of a customer.
Format:	[a-zA-Z0-9]{1,30}
Example:	BARC12345612345678

3.5 BEIIdentifier

Definition:	Business Entity Identifier. Code allocated to non-financial institutions by the ISO 9362 Registration Authority. The Business Entity Identifier (BEI) has the same format as the BIC code (8 up to 11 characters) as stipulated in the standard ISO 9362 Banking (Banking Telecommunication Messages, Bank Identifier Codes, BIC).
Format:	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
Rule(s):	BEI Only Business Entity Identifiers registered with the ISO 9362 Registration Authority and consisting of 8 or 11 contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE, are valid BEIs.
Example:	USINFRPP

3.6 BICIdentifier

Definition:	Bank Identifier Code. code allocated to a financial institution by a Registration Authority under an international identification scheme, as described in the latest edition of the
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	international standard ISO 9362 "Banking - Banking telecommunication messages - Bank identifier codes".
Format:	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
Rule(s):	BIC Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.
Example:	CHASUS33

3.7 BelgianIdentifier

Definition:	Identifier for Belgian securities.
Example:	359203

3.8 BloombergIdentifier

Definition:	An identifier of a security assigned by the Bloomberg organisation.
Format:	maxLength: 35 minLength: 1
Example:	GGF.FP

3.9 CFIIdentifier

Definition:	Classification type of the financial instrument, as per the ISO 10962 Classification of Financial Instrument (CFI) codification, eg, common share with voting rights, fully paid, or registered.
Format:	[A-Z]{1,6}
Example:	ESVUFR

3.10 CHIPSUniversalIdentifier

Definition:	(United States) Clearing House Interbank Payments System (CHIPS) Universal Identification (UID). Identifies entities that own accounts at CHIPS participating financial institutions, through which CHIPS payments are effected. The CHIPS UID is assigned by the New York Clearing House.
Format:	CH[0-9]{6,6}
Example:	CH123456

3.11 CUSIPIdentifier

Definition:	Committee on Uniform Securities and Identification Procedures (CUSIP). The standards body that created and maintains the securities classification system in the US. Non-US securities have a similar number called the CINS number.
Example:	3134A33L8

3.12 ConsolidatedTapeAssociationIdentifier

Definition:	Identifier of a security assigned by the Consolidated Tape Association.
Format:	maxLength: 35 minLength: 1
Example:	483894

3.13 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).
Format:	[A-Z]{2,2}
Rule(s):	Country The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
Example:	BE

3.14 CurrencyCode

Definition:	Code allocated to a currency, by a maintenance agency, under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.
Format:	[A-Z]{3,3}
Rule(s):	ValidationByTable
Example:	AWG

3.15 DunsIdentifier

Definition:	Data Universal Numbering System. A unique identification number provided by Dun & Bradstreet to identify an organization.
Format:	[0-9]{9,9}
Example:	578942538

3.16 DutchIdentifier

Definition:	Identifier for Dutch securities.
Example:	234123

3.17 EANGLNIdentifier

Definition:	Global Location Number. A non-significant reference number used to identify legal entities, functional entities or physical entities according to the European Association for Numbering (EAN) numbering scheme rules. The number is used to retrieve the detailed information linked to it.
Format:	[0-9]{13,13}
Example:	7265658971233

3.18 EuroclearClearstreamIdentifier

Definition:	Identifier of securities issued in Luxembourg. The common code is a 9-digit code that replaces the CEDEL (Clearstream) and Euroclear codes.
Format:	maxLength: 12 minLength: 1
Example:	12197

3.19 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.
Format:	maxLength: 4 minLength: 1
Example:	BBAN

3.20 ExternalBalanceSubType1Code

Definition:	Specifies the balance sub-type, as published in an external balance sub-type code list.
Format:	maxLength: 4 minLength: 1
Example:	COLL

3.21 ExternalBankTransactionDomain1Code

Definition:	Specifies the bank transaction code domain, as published in an external bank transaction code domain code list.
Format:	maxLength: 4 minLength: 1
Example:	PMNT

3.22 ExternalBankTransactionDomainCode

Definition:	Specifies the external domain code of the bank transaction 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.
Format:	maxLength: 4 minLength: 1
Example:	D001

3.23 ExternalBankTransactionFamily1Code

Definition:	Specifies the bank transaction code family, as published in an external bank transaction code family code list.
Format:	maxLength: 4 minLength: 1
Example:	RCDT

3.24 ExternalBankTransactionFamilyCode

Definition:	Specifies the external family code of the bank transaction 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, and is a sub-list of the bank transaction domain list.
Format:	maxLength: 4 minLength: 1
Example:	F001

3.25 ExternalBankTransactionSubFamily1Code

Definition:	Specifies the bank transaction code sub-family, as published in an external bank transaction code sub-family code list.
Format:	maxLength: 4 minLength: 1
Example:	COMI

3.26 ExternalCashClearingSystem1Code

Definition:	Specifies the cash clearing system, as published in an external cash clearing system code list.
Format:	maxLength: 3 minLength: 1
Example:	CAD

3.27 ExternalCategoryPurpose1Code

Definition:	Specifies the category purpose, as published in an external category purpose code list.
Format:	maxLength: 4 minLength: 1
Example:	CORT

3.28 ExternalClearingSystemIdentification1Code

Definition:	Specifies the clearing system identification code, as published in an external clearing system identification code list.
Format:	maxLength: 5 minLength: 1
Example:	AUBSB

3.29 ExternalCode

Definition:	Specifies an external 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.
Format:	maxLength: 35 minLength: 1
Example:	External Code 1

3.30 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.
Format:	maxLength: 4 minLength: 1
Example:	EXC1

3.31 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.
Format:	maxLength: 35 minLength: 1
Example:	LOC1

3.32 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.
Format:	maxLength: 4 minLength: 1
Example:	CUST

3.33 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.
Format:	maxLength: 4 minLength: 1
Example:	ARNU

3.34 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.
Format:	maxLength: 4 minLength: 1
Example:	ACCT

3.35 ExternalReportingSource1Code

Definition:	Specifies the reporting source, as published in an external reporting source code list.
Format:	maxLength: 4

	minLength: 1
Example:	ACTG

3.36 ExternalReturnReason1Code

Definition:	Specifies the return reason, as published in an external return reason code list.
Format:	maxLength: 4 minLength: 1
Example:	AC01

3.37 ExternalReversalReason1Code

Definition:	Specifies the reversal reason, as published in an external reversal reason code list.
Format:	maxLength: 4 minLength: 1
Example:	AC04

3.38 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.
Format:	maxLength: 4 minLength: 1
Example:	SEPA

3.39 ExternalStatusReason1Code

Definition:	Specifies the status reason, as published in an external status reason code list.
Format:	maxLength: 4 minLength: 1
Example:	AC01

3.40 ExternalTechnicalInputChannel1Code

Definition:	Specifies the technical input channel, as published in an external technical input channel code list.
Format:	maxLength: 4 minLength: 1
Example:	PAPR

3.41 IBAN2007Identifier

Definition:	An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616:2007 - "Banking and related financial services - International Bank Account Number (IBAN)".
Format:	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
Rule(s):	IBAN

	A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
Example:	AT611904300234573201

3.42 IBANIdentifier

Definition:	An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616. "Banking and related financial services - International Bank Account Number (IBAN)".
Format:	[a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
Rule(s):	IBAN A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
Example:	AT611904300234573201

3.43 IBEIIdentifier

Definition:	International Business Entity Identifier to uniquely identify business entities playing a role in the lifecycle of and events related to a financial instrument. (tentative - to be confirmed).
Format:	[A-Z]{2,2}[B-DF-HJ-NP-TV-XZ0-9]{7,7}[0-9]{1,1}
Example:	DEXBC823N0

3.44 ISINIdentifier

Definition:	International Securities Identification Number (ISIN). A numbering system designed by the United Nation's International Organisation for Standardisation (ISO). The ISIN is composed of a 2-character prefix representing the country of issue, followed by the national security number (if one exists), and a check digit. Each country has a national numbering agency that assigns ISIN numbers for securities in that country.
Format:	[A-Z0-9]{12,12}
Example:	US3134A33L82

3.45 LanguageCode

Definition:	Specifies a language.
Rule(s):	ValidationByTable
Example:	ENG

3.46 MICIdentifier

Definition:	Market Identifier Code. The identification of a financial market, as stipulated in the norm ISO 10383 'Codes for exchanges and market identifications'.
Format:	[A-Z0-9]{4,4}
Example:	XTKS

3.47 NationalityCode

Definition:	Specifies the country where a person was born or is naturalised.
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Rule(s):	ValidationByTable
Example:	US

3.48 QUICKIdentifier

Definition:	Identifier of a security assigned by the Japanese QUICK identification scheme for financial instruments.
Example:	97334

3.49 RICIdentifier

Definition:	Reuters Identification Code (RIC). A numbering system used within the Reuters system to identify instruments worldwide. The RIC contains an X-character market specific code (can be the CUSIP or EPIC codes) followed by a full stop, then the two-digit ISO country code, eg, IBM in UK is IBM.UK.
Format:	maxLength: 35 minLength: 1
Example:	TDVd.CR

3.50 SEDOLIdentifier

Definition:	Stock Exchange Daily Official List (SEDOL) number. A code used by the London Stock Exchange to identify foreign stocks, especially those that aren't actively traded in the US and don't have a CUSIP number.
Example:	5719210

3.51 SicovamIdentifier

Definition:	Identifier for French securities assigned by the Societe Interprofessionnelle Pour La Compensation des Valeurs Mobilieres in France. The Sicovam is composed of 5-digits.
Example:	12777

3.52 TickerIdentifier

Definition:	Letters that identify a stock traded on a stock exchange. The Ticker Symbol is a short and convenient way of identifying a stock, eg, RTR.L for Reuters quoted in London.
Format:	maxLength: 35 minLength: 1
Example:	SOL

3.53 UPICIdentifier

Definition:	Universal Payment Identification Code (UPIC). Identifier used by the New York Clearing House to mask confidential data, such as bank accounts and bank routing numbers. UPIC numbers remain with business customers, regardless of banking relationship changes.
Format:	[0-9]{8,17}
Example:	12345678

3.54 ValorenIdentifier

Definition:	Identifier for Swiss securities assigned by Telekurs Financial, the Swiss numbering agency.
Example:	832614

3.55 WertpapierIdentifier

Definition:	Wertpapier Kenn-nummer. A number issued in Germany by the Wertpapier Mitteilungen. The Wertpapier Kenn-nummer, sometimes called WPK, contains 6-digits, but no check digit. There are different ranges of numbers representing different classes of securities.
Example:	911958

4 Quantity: Number and Decimal Number

4.1 DecimalNumber

Definition:	Number of objects represented as a decimal number, eg, 0.75 or 45.6.
Format:	fractionDigits: 17 totalDigits: 18
Example:	123456789.123456789

4.2 Number

Definition:	Number of objects represented as an integer.
Format:	fractionDigits: 0 totalDigits: 18
Example:	123456789012345678

5 Rate

5.1 BaseOneRate

Definition:	Rate expressed as a decimal, eg, 0.7 is 7/10 and 70%.
Format:	fractionDigits: 10 totalDigits: 11
Example:	0.60

5.2 PercentageRate

Definition:	Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.
Format:	fractionDigits: 10 totalDigits: 11
Example:	35

6 Text

6.1 Max1025Text

Definition:	Specifies a character string with a maximum length of 1025 characters.
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Format:	maxLength: 1025 minLength: 1
Example:	ABCDEFGHIJKLMNPQRSTUVWXYZ0123456789

6.2 Max105Text

Definition:	Specifies a character string with a maximum length of 105 characters.
Format:	maxLength: 105 minLength: 1
Example:	azefgvglpdfptvcvlmgovl;v ; :B;lgkdfwxcvljfqsfj

6.3 Max10Text

Definition:	Specifies a character string with a maximum length of 10 characters.
Format:	maxLength: 10 minLength: 1
Example:	AZERTGFDXC

6.4 Max128Text

Definition:	Specifies a character string with a maximum length of 128 characters.
Format:	maxLength: 128 minLength: 1
Example:	A string value of maximum 128 characters.

6.5 Max140Text

6.6 Max15NumericText

Definition:	Specifies a numeric string with a maximum length of 15 digits.
Format:	[0-9]{1,15}
Example:	458793625148975

6.7 Max15PlusSignedNumericText

Definition:	Specifies a numeric string with a maximum length of 15 digits and may be prefixed with a plus sign.
Format:	[+]{0,1}[0-9]{1,15}
Example:	+2450

6.8 Max16Text

Definition:	Specifies a character string with a maximum length of 16 characters.
Format:	maxLength: 16 minLength: 1
Example:	ABCdEFghiJKLMNO?

6.9 Max2048Text

Definition:	Specifies a character string with a maximum length of 2048 characters.
Format:	maxLength: 2048 minLength: 1
Example:	Sample1

6.10 Max256Text

6.11 Max34Text

Definition:	Specifies a character string with a maximum length of 34 characters.
Format:	maxLength: 34 minLength: 1
Example:	ABCDEFGHIJKLMNPQRST12345678901234

6.12 Max350Text

6.13 Max35Text

Definition:	Specifies a character string with a maximum length of 35 characters.
Format:	maxLength: 35 minLength: 1
Example:	ABCDEFGHIJKLMNPQRST123456789012345

6.14 Max3NumericText

Definition:	Specifies a numeric string with a maximum length of 3 digits.
Format:	[0-9]{1,3}
Example:	003

6.15 Max4AlphaNumericText

Definition:	Specifies an alphanumeric string with a maximum length of 4 characters.
Format:	[a-zA-Z0-9]{1,4}
Example:	aBc9

6.16 Max4Text

Definition:	Specifies a character string with a maximum length of 4 characters.
Format:	maxLength: 4 minLength: 1
Example:	MAX4

6.17 Max500Text

6.18 Max5NumericText

Definition:	Specifies a numeric string with a maximum length of 5 digits.
Format:	[0-9]{1,5}
Example:	1

6.19 Max70Text

Definition:	Specifies a character string with a maximum length of 70 characters.
Format:	maxLength: 70 minLength: 1
Example:	A string value of maximum 70 characters.

6.20 PhoneNumber

Definition:	The collection of information which identifies a specific phone or FAX number as defined by telecom services.
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	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).
Format:	\+[0-9]{1,3}-[0-9()+-]{1,30}
Example:	+1-(465)432-123

End Points

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End Points Description

1 Account

1.1 CashAccount16

CashAccount16 is used in message definition **BankToCustomerAccountReportV02** p.41, p.47, p.47, p.50, message definition **BankToCustomerDebitCreditNotificationV02** p.244, p.249, p.249, p.252, message definition **BankToCustomerStatementV02** p.141, p.147, p.147, p.150, message definition **CustomerCreditTransferInitiationV03** p.712, p.712, p.712, p.713, p.713, p.713, p.713, message definition **CustomerDirectDebitInitiationV02** p.881, p.882, p.882, p.883, p.883, p.883, p.883, message definition **CustomerPaymentReversalV02** p.829, p.829, p.829, p.830, p.830, p.830, p.831, p.831, p.831, p.831, message definition **CustomerPaymentStatusReportV03** p.770, p.770, p.770, p.770, p.771, p.771, p.772, p.772, p.773, p.773, message definition **FIToFICustomerCreditTransferV02** p.571, p.571, p.571, p.573, p.573, p.573, p.573, p.573, p.574, p.574, message definition **FIToFICustomerDirectDebitV02** p.387, p.389, p.389, p.389, p.389, p.389, p.389, p.389, p.389, p.389, p.390, p.390, message definition **FIToFIPaymentReversalV02** p.511, p.511, p.511, p.511, p.513, p.513, p.514, p.514, p.514, p.514, p.516, p.516, p.516, message definition **FIToFIPaymentStatusReportV03** p.336, p.337, p.337, p.337, p.338, p.338, p.338, p.339, p.339, p.339, p.339, message definition **FinancialInstitutionCreditTransferV02** p.649, p.649, p.649, p.649, p.650, p.650, p.650, p.651, p.652, p.652, p.652, message definition **PaymentReturnV02** p.441, p.441, p.441, p.443, p.444, p.444, p.444, p.445, p.445, p.445, p.446, p.446, p.446, p.446.

Definition: Set of elements used to identify an account.

Type: The following **CashAccount16** element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>1.1.0</u>		Identification	<Id>	[1..1]	
<u>1.1.1</u>	{Or	IBAN	<IBAN>	[1..1]	Identifier
<u>1.1.2</u>	Or}	Other	<Othr>	[1..1]	
<u>1.1.3</u>		Identification	<Id>	[1..1]	Text
<u>1.1.4</u>		SchemeName	<SchmeNm>	[0..1]	
<u>1.1.5</u>	{ {Or	Code	<Cd>	[1..1]	Code
<u>1.1.6</u>	Or } }	Proprietary	<Prtry>	[1..1]	Text
<u>1.1.7</u>		Issuer	<Issr>	[0..1]	Text
<u>1.1.8</u>		Type	<Tp>	[0..1]	
<u>1.1.9</u>	{Or	Code	<Cd>	[1..1]	Code
<u>1.1.10</u>	Or }	Proprietary	<Prtry>	[1..1]	Text
<u>1.1.11</u>		Currency	<Ccy>	[0..1]	Code
<u>1.1.12</u>		Name	<Nm>	[0..1]	Text

1.1.0 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Type: This message item is composed of one of the following *AccountIdentification4Choice* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1.1	{Or	IBAN	<IBAN>	[1..1]	Identifier
1.1.2	Or}	Other	<Othr>	[1..1]	

1.1.1 IBAN <IBAN>

Presence: [1..1]

This message item is part of choice **1.1.0 Identification**.

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.

Data Type: IBAN2007Identifier

Format: [A-Z]{2,2}{0-9}{2,2}{a-zA-Z0-9}{1,30}

Rule(s): IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

1.1.2 Other <Othr>

Presence: [1..1]

This message item is part of choice **1.1.0 Identification**.

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Type: This message item is composed of the following *GenericAccountIdentification1* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1.3		Identification	<Id>	[1..1]	Text
1.1.4		SchemeName	<SchmeNm>	[0..1]	
1.1.7		Issuer	<Issr>	[0..1]	Text

1.1.3 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Data Type: Max34Text

Format: maxLength: 34
minLength: 1

1.1.4 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme

Type: This message item is composed of one of the following *AccountSchemeName1Choice* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1.5	{Or	Code	<Cd>	[1..1]	Code
1.1.6	Or}	Proprietary	<Prtry>	[1..1]	Text

1.1.5 Code <Cd>

Presence: [1..1]

This message item is part of choice **1.1.4 SchemeName**.

Definition: Name of the identification scheme, in a coded form as published in an external list.

Data Type: ExternalAccountIdentification1Code

Format: maxLength: 4
minLength: 1

1.1.6 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice **1.1.4 SchemeName**.

Definition: Name of the identification scheme, in a free text form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.1.7 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.1.8 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type: This message item is composed of one of the following *CashAccountType2* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.1.9	{Or	Code	<Cd>	[1..1]	Code
1.1.10	Or}	Proprietary	<Prtry>	[1..1]	Text

1.1.9 Code <Cd>

Presence: [1..1]

This message item is part of choice **1.1.8 Type**.

Definition: Account type, in a coded form.

Data Type: Code

*One of the following **CashAccountType4Code** values must be used:*

Code	Name	Definition
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
CASH	CashPayment	Account used for the payment of cash.
CHAR	Charges	Account used for charges if different from the account for payment.
CISH	CashIncome	Account used for payment of income if different from the current cash account.
COMM	Commission	Account used for commission if different from the account for payment.
LOAN	Loan	Account used for loans.
MGLD	MarginalLending	Account used for a marginal lending facility.
MOMA	MoneyMarket	Account used for money markets if different from the cash account.
NREX	NonResidentExternal	Account used for non-resident external.
ODFT	Overdraft	Account is used for overdrafts.
ONDOP	OverNightDeposit	Account used for overnight deposits.
SACC	Settlement	Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
SLRY	Salary	Accounts used for salary payments.
SVGS	Savings	Account used for savings.
TAXE	Tax	Account used for taxes if different from the account for payment.
TRAS	CashTrading	Account used for trading if different from the current cash account.

1.1.10 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 1.1.8 **Type**.*

Definition: Nature or use of the account in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.1.11 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.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

1.1.12 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.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

1.2 CashAccount20

*CashAccount20 is used in message definition **BankToCustomerAccountReportV02** p.41, message definition **BankToCustomerDebitCreditNotificationV02** p.244, message definition **BankToCustomerStatementV02** p.141.*

Definition: Set of elements used to identify an account.

Type: The following **CashAccount20** element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.0		Identification	<Id>	[1..1]	
1.2.1	{Or	IBAN	<IBAN>	[1..1]	Identifier
1.2.2	Or}	Other	<Othr>	[1..1]	
1.2.3		Identification	<Id>	[1..1]	Text
1.2.4		SchemeName	<SchmeNm>	[0..1]	
1.2.5	{Or	Code	<Cd>	[1..1]	Code
1.2.6	Or}	Proprietary	<Prtry>	[1..1]	Text
1.2.7		Issuer	<Issr>	[0..1]	Text
1.2.8		Type	<Tp>	[0..1]	
1.2.9	{Or	Code	<Cd>	[1..1]	Code
1.2.10	Or}	Proprietary	<Prtry>	[1..1]	Text
1.2.11		Currency	<Ccy>	[0..1]	Code
1.2.12		Name	<Nm>	[0..1]	Text
1.2.13		Owner	<Ownr>	[0..1]	
1.2.14		Name	<Nm>	[0..1]	Text

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>1.2.15</u>		PostalAddress	<PstlAdr>	[0..1]	
<u>1.2.16</u>		AddressType	<AdrTp>	[0..1]	Code
<u>1.2.17</u>		Department	<Dept>	[0..1]	Text
<u>1.2.18</u>		SubDepartment	<SubDept>	[0..1]	Text
<u>1.2.19</u>		StreetName	<StrtNm>	[0..1]	Text
<u>1.2.20</u>		BuildingNumber	<BldgNb>	[0..1]	Text
<u>1.2.21</u>		PostCode	<PstCd>	[0..1]	Text
<u>1.2.22</u>		TownName	<TwnNm>	[0..1]	Text
<u>1.2.23</u>		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
<u>1.2.24</u>		Country	<Ctry>	[0..1]	Code
<u>1.2.25</u>		AddressLine	<AdrLine>	[0..7]	Text
<u>1.2.26</u>		Identification	<Id>	[0..1]	
<u>1.2.27</u>	{Or}	OrganisationIdentification	<OrgId>	[1..1]	
<u>1.2.28</u>		BICOrBEI	<BICOrBEI>	[0..1]	Identifier
<u>1.2.29</u>		Other	<Othr>	[0..n]	
<u>1.2.30</u>		Identification	<Id>	[1..1]	Text
<u>1.2.31</u>		SchemeName	<SchmeNm>	[0..1]	
<u>1.2.32</u>	{Or}	Code	<Cd>	[1..1]	Code
<u>1.2.33</u>	Or{}	Proprietary	<Prtry>	[1..1]	Text
<u>1.2.34</u>		Issuer	<Issr>	[0..1]	Text
<u>1.2.35</u>	Or{}	PrivateIdentification	<PrvtId>	[1..1]	
<u>1.2.36</u>		DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	
<u>1.2.37</u>		BirthDate	<BirthDt>	[1..1]	DateTime
<u>1.2.38</u>		ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Text
<u>1.2.39</u>		CityOfBirth	<CityOfBirth>	[1..1]	Text
<u>1.2.40</u>		CountryOfBirth	<CtryOfBirth>	[1..1]	Code
<u>1.2.41</u>		Other	<Othr>	[0..n]	
<u>1.2.42</u>		Identification	<Id>	[1..1]	Text
<u>1.2.43</u>		SchemeName	<SchmeNm>	[0..1]	
<u>1.2.44</u>	{Or}	Code	<Cd>	[1..1]	Code
<u>1.2.45</u>	Or{}	Proprietary	<Prtry>	[1..1]	Text
<u>1.2.46</u>		Issuer	<Issr>	[0..1]	Text
<u>1.2.47</u>		CountryOfResidence	<CtryOfRes>	[0..1]	Code
<u>1.2.48</u>		ContactDetails	<CtctDtls>	[0..1]	
<u>1.2.49</u>		NamePrefix	<NmPrfx>	[0..1]	Code
<u>1.2.50</u>		Name	<Nm>	[0..1]	Text

Message Definition Report

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.51		PhoneNumber	<PhneNb>	[0..1]	Text
1.2.52		MobileNumber	<MobNb>	[0..1]	Text
1.2.53		FaxNumber	<FaxNb>	[0..1]	Text
1.2.54		EmailAddress	<EmailAdr>	[0..1]	Text
1.2.55		Other	<Othr>	[0..1]	Text
1.2.56		Servicer	<Svcr>	[0..1]	
1.2.57		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
1.2.58		BIC	<BIC>	[0..1]	Identifier
1.2.59		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	
1.2.60		ClearingSystemIdentification	<ClrSysId>	[0..1]	
1.2.61	{Or	Code	<Cd>	[1..1]	Code
1.2.62	Or}	Proprietary	<Prtry>	[1..1]	Text
1.2.63		MemberIdentification	<MmbId>	[1..1]	Text
1.2.64		Name	<Nm>	[0..1]	Text
1.2.65		PostalAddress	<PstlAdr>	[0..1]	
1.2.66		AddressType	<AdrTp>	[0..1]	Code
1.2.67		Department	<Dept>	[0..1]	Text
1.2.68		SubDepartment	<SubDept>	[0..1]	Text
1.2.69		StreetName	<StrtNm>	[0..1]	Text
1.2.70		BuildingNumber	<BldgNb>	[0..1]	Text
1.2.71		PostCode	<PstCd>	[0..1]	Text
1.2.72		TownName	<TwnNm>	[0..1]	Text
1.2.73		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
1.2.74		Country	<Ctry>	[0..1]	Code
1.2.75		AddressLine	<AdrLine>	[0..7]	Text
1.2.76		Other	<Othr>	[0..1]	
1.2.77		Identification	<Id>	[1..1]	Text
1.2.78		SchemeName	<SchmeNm>	[0..1]	
1.2.79	{Or	Code	<Cd>	[1..1]	Code
1.2.80	Or}	Proprietary	<Prtry>	[1..1]	Text
1.2.81		Issuer	<Issr>	[0..1]	Text
1.2.82		BranchIdentification	<BrnchId>	[0..1]	
1.2.83		Identification	<Id>	[0..1]	Text
1.2.84		Name	<Nm>	[0..1]	Text
1.2.85		PostalAddress	<PstlAdr>	[0..1]	
1.2.86		AddressType	<AdrTp>	[0..1]	Code

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.87		Department	<Dept>	[0..1]	Text
1.2.88		SubDepartment	<SubDept>	[0..1]	Text
1.2.89		StreetName	<StrtNm>	[0..1]	Text
1.2.90		BuildingNumber	<BldgNb>	[0..1]	Text
1.2.91		PostCode	<PstCd>	[0..1]	Text
1.2.92		TownName	<TwnNm>	[0..1]	Text
1.2.93		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
1.2.94		Country	<Ctry>	[0..1]	Code
1.2.95		AddressLine	<AdrLine>	[0..7]	Text

1.2.0 Identification <Id>**Presence:** [1..1]**Definition:** Unique and unambiguous identification for the account between the account owner and the account servicer.**Type:** This message item is composed of one of the following *AccountIdentification4Choice* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.1	{Or	IBAN	<IBAN>	[1..1]	Identifier
1.2.2	Or}	Other	<Othr>	[1..1]	

1.2.1 IBAN <IBAN>**Presence:** [1..1]*This message item is part of choice 1.2.0 Identification.***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.**Data Type:** IBAN2007Identifier**Format:** [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}**Rule(s):** IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

1.2.2 Other <Othr>**Presence:** [1..1]*This message item is part of choice 1.2.0 Identification.***Definition:** Unique identification of an account, as assigned by the account servicer, using an identification scheme.**Type:** This message item is composed of the following *GenericAccountIdentification1* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.3		Identification	<Id>	[1..1]	Text

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.4		SchemeName	<SchmeNm>	[0..1]	
1.2.7		Issuer	<Issr>	[0..1]	Text

1.2.3 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Data Type: Max34Text

Format: maxLength: 34
minLength: 1

1.2.4 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme

Type: This message item is composed of one of the following AccountSchemeName1Choice element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.5	{Or	Code	<Cd>	[1..1]	Code
1.2.6	Or}	Proprietary	<Prtry>	[1..1]	Text

1.2.5 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.2.4 SchemeName.

Definition: Name of the identification scheme, in a coded form as published in an external list.

Data Type: ExternalAccountIdentification1Code

Format: maxLength: 4
minLength: 1

1.2.6 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.2.4 SchemeName.

Definition: Name of the identification scheme, in a free text form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.7 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.8 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type: This message item is composed of one of the following **CashAccountType2** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.9	{Or	Code	<Cd>	[1..1]	Code
1.2.10	Or}	Proprietary	<Prtry>	[1..1]	Text

1.2.9 Code <Cd>

Presence: [1..1]

This message item is part of choice **1.2.8 Type**.

Definition: Account type, in a coded form.

Data Type: Code

One of the following **CashAccountType4Code** values must be used:

Code	Name	Definition
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
CASH	CashPayment	Account used for the payment of cash.
CHAR	Charges	Account used for charges if different from the account for payment.
CISH	CashIncome	Account used for payment of income if different from the current cash account.
COMM	Commission	Account used for commission if different from the account for payment.
LOAN	Loan	Account used for loans.
MGLD	MarginalLending	Account used for a marginal lending facility.
MOMA	MoneyMarket	Account used for money markets if different from the cash account.
NREX	NonResidentExternal	Account used for non-resident external.
ODFT	Overdraft	Account is used for overdrafts.
ONDOP	OverNightDeposit	Account used for overnight deposits.
SACC	Settlement	Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
SLRY	Salary	Accounts used for salary payments.
SVGS	Savings	Account used for savings.
TAXE	Tax	Account used for taxes if different from the account for payment.

Code	Name	Definition
TRAS	CashTrading	Account used for trading if different from the current cash account.

1.2.10 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.2.8 Type.

Definition: Nature or use of the account in a proprietary form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.11 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

1.2.12 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.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.13 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Type: *This message item is composed of the following PartyIdentification32 element(s):*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.14		Name	<Nm>	[0..1]	Text
1.2.15		PostalAddress	<PstlAdr>	[0..1]	
1.2.26		Identification	<Id>	[0..1]	
1.2.47		CountryOfResidence	<CtryOfRes>	[0..1]	Code

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.48		ContactDetails	<CtctDtls>	[0..1]	

1.2.14 Name <Nm>**Presence:** [0..1]**Definition:** Name by which a party is known and which is usually used to identify that party.**Data Type:** Max140Text**Format:** maxLength: 140

minLength: 1

1.2.15 PostalAddress <PstlAdr>**Presence:** [0..1]**Definition:** Information that locates and identifies a specific address, as defined by postal services.**Type:** This message item is composed of the following *PostalAddress6* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.16		AddressType	<AdrTp>	[0..1]	Code
1.2.17		Department	<Dept>	[0..1]	Text
1.2.18		SubDepartment	<SubDept>	[0..1]	Text
1.2.19		StreetName	<StrtNm>	[0..1]	Text
1.2.20		BuildingNumber	<BldgNb>	[0..1]	Text
1.2.21		PostCode	<PstCd>	[0..1]	Text
1.2.22		TownName	<TwnNm>	[0..1]	Text
1.2.23		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
1.2.24		Country	<Ctry>	[0..1]	Code
1.2.25		AddressLine	<AdrLine>	[0..7]	Text

1.2.16 AddressType <AdrTp>**Presence:** [0..1]**Definition:** Identifies the nature of the postal address.**Data Type:** Code*When this message item is present, one of the following AddressType2Code values must be used:*

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.

Code	Name	Definition
PBOX	POBox	Address is a postal office (PO) box.

1.2.17 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.18 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.19 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.20 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

1.2.21 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.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

1.2.22 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.2.23 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.2.24 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

1.2.25 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

1.2.26 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Type: This message item is composed of one of the following *Party6Choice* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.27	{Or	OrganisationIdentification	<OrgId>	[1..1]	
1.2.35	Or}	PrivateIdentification	<PrvtId>	[1..1]	

1.2.27 OrganisationIdentification <OrgId>

Presence: [1..1]

This message item is part of choice **1.2.26 Identification**.

Definition: Unique and unambiguous way to identify an organisation.

Type: This message item is composed of the following *OrganisationIdentification4* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.28		BICOrBEI	<BICOrBEI>	[0..1]	Identifier

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.29		Other	<Othr>	[0..n]	

1.2.28 BICOrBEI <BICOrBEI>

Presence: [0..1]

Definition: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

The Ba

Data Type: AnyBICIdentifier

Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rule(s): AnyBIC

Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

1.2.29 Other <Othr>

Presence: [0..n]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Type: This message item is composed of the following **GenericOrganisationIdentification1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.30		Identification	<Id>	[1..1]	Text
1.2.31		SchemeName	<SchmeNm>	[0..1]	
1.2.34		Issuer	<Issr>	[0..1]	Text

1.2.30 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.31 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Type: This message item is composed of one of the following **OrganisationIdentificationSchemeName1Choice** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.32	{Or	Code	<Cd>	[1..1]	Code

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.33	Or}	Proprietary	<Prtry>	[1..1]	Text

1.2.32 Code <Cd>**Presence:** [1..1]*This message item is part of choice 1.2.31 **SchemeName**.***Definition:** Name of the identification scheme, in a coded form as published in an external list.**Data Type:** ExternalOrganisationIdentification1Code**Format:** maxLength: 4
minLength: 1**1.2.33 Proprietary <Prtry>****Presence:** [1..1]*This message item is part of choice 1.2.31 **SchemeName**.***Definition:** Name of the identification scheme, in a free text form.**Data Type:** Max35Text
Format: maxLength: 35
minLength: 1**1.2.34 Issuer <Issr>****Presence:** [0..1]**Definition:** Entity that assigns the identification.**Data Type:** Max35Text
Format: maxLength: 35
minLength: 1**1.2.35 PrivatIdentification <PrvtId>****Presence:** [1..1]*This message item is part of choice 1.2.26 **Identification**.***Definition:** Unique and unambiguous identification of a person, eg, passport.**Type:** *This message item is composed of the following **PersonIdentification5** element(s):*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.36		DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	
1.2.41		Other	<Othr>	[0..n]	

1.2.36 DateAndPlaceOfBirth <DtAndPlcOfBirth>**Presence:** [0..1]**Definition:** Date and place of birth of a person.**Type:** *This message item is composed of the following **DateAndPlaceOfBirth** element(s):*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.37		BirthDate	<BirthDt>	[1..1]	DateTime
1.2.38		ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Text
1.2.39		CityOfBirth	<CityOfBirth>	[1..1]	Text
1.2.40		CountryOfBirth	<CtryOfBirth>	[1..1]	Code

1.2.37 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Data Type: ISODate

1.2.38 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.39 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.40 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

1.2.41 Other <Othr>

Presence: [0..n]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Type: This message item is composed of the following **GenericPersonIdentification1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.42		Identification	<Id>	[1..1]	Text
1.2.43		SchemeName	<SchmeNm>	[0..1]	

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.46		Issuer	<Issr>	[0..1]	Text

1.2.42 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.2.43 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Type: This message item is composed of one of the following *PersonIdentificationSchemeName1Choice* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.44	{Or	Code	<Cd>	[1..1]	Code
1.2.45	Or}	Proprietary	<Prtry>	[1..1]	Text

1.2.44 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.2.43 *SchemeName*.

Definition: Name of the identification scheme, in a coded form as published in an external list.

Data Type: ExternalPersonIdentification1Code

Format: maxLength: 4

minLength: 1

1.2.45 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 1.2.43 *SchemeName*.

Definition: Name of the identification scheme, in a free text form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.2.46 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.2.47 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.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

1.2.48 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

Type: This message item is composed of the following **ContactDetails2** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.49		NamePrefix	<NmPrfx>	[0..1]	Code
1.2.50		Name	<Nm>	[0..1]	Text
1.2.51		PhoneNumber	<PhneNb>	[0..1]	Text
1.2.52		MobileNumber	<MobNb>	[0..1]	Text
1.2.53		FaxNumber	<FaxNb>	[0..1]	Text
1.2.54		EmailAddress	<EmailAdr>	[0..1]	Text
1.2.55		Other	<Othr>	[0..1]	Text

1.2.49 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Data Type: Code

When this message item is present, one of the following **NamePrefix1Code** values must be used:

Code	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.

1.2.50 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

1.2.51 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Data Type: PhoneNumber

Format: \+[0-9]{1,3}-[0-9()+-]{1,30}

1.2.52 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Data Type: PhoneNumber

Format: \+[0-9]{1,3}-[0-9()+-]{1,30}

1.2.53 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Data Type: PhoneNumber

Format: \+[0-9]{1,3}-[0-9()+-]{1,30}

1.2.54 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Data Type: Max2048Text

Format: maxLength: 2048

minLength: 1

1.2.55 Other <Othr>

Presence: [0..1]

Definition: Contact details in an other form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

1.2.56 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Type: This message item is composed of the following *BranchAndFinancialInstitutionIdentification* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.57		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
1.2.82		BranchIdentification	<BrnchId>	[0..1]	

1.2.57 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

Type: This message item is composed of the following **FinancialInstitutionIdentification7** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.58		BIC	<BIC>	[0..1]	Identifier
1.2.59		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	
1.2.64		Name	<Nm>	[0..1]	Text
1.2.65		PostalAddress	<PstlAdr>	[0..1]	
1.2.76		Other	<Othr>	[0..1]	

1.2.58 BIC <BIC>

Presence: [0..1]

Definition: Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

Data Type: BICIdentifier

Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rule(s): BIC

Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

1.2.59 ClearingSystemMemberIdentification <ClrSysMmbId>

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

Type: This message item is composed of the following **ClearingSystemMemberIdentification2** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.60		ClearingSystemIdentification	<ClrSysId>	[0..1]	
1.2.63		MemberIdentification	<MmbId>	[1..1]	Text

1.2.60 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.

Type: This message item is composed of one of the following **ClearingSystemIdentification2Choice** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.61	{Or	Code	<Cd>	[1..1]	Code
1.2.62	Or}	Proprietary	<Prtry>	[1..1]	Text

1.2.61 Code <Cd>

Presence: [1..1]

*This message item is part of choice 1.2.60 **ClearingSystemIdentification**.*

Definition: Identification of a clearing system, in a coded form as published in an external list.

Data Type: ExternalClearingSystemIdentification1Code

Format: maxLength: 5
minLength: 1

1.2.62 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 1.2.60 **ClearingSystemIdentification**.*

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.63 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.64 Name <Nm>

Presence: [0..1]

*Impacted by R4 in message definition **CustomerCreditTransferInitiationV03**, R6 in message definition **CustomerDirectDebitInitiationV02**. Please refer to p.715, p.885 for additional information.*

Definition: Name by which an agent is known and which is usually used to identify that agent.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

1.2.65 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: *This message item is composed of the following **PostalAddress6** element(s):*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.66		AddressType	<AdrTp>	[0..1]	Code
1.2.67		Department	<Dept>	[0..1]	Text
1.2.68		SubDepartment	<SubDept>	[0..1]	Text
1.2.69		StreetName	<StrtNm>	[0..1]	Text
1.2.70		BuildingNumber	<BldgNb>	[0..1]	Text
1.2.71		PostCode	<PstCd>	[0..1]	Text
1.2.72		TownName	<TwnNm>	[0..1]	Text
1.2.73		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
1.2.74		Country	<Ctry>	[0..1]	Code
1.2.75		AddressLine	<AdrLine>	[0..7]	Text

1.2.66 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Data Type: Code

When this message item is present, one of the following AddressType2Code values must be used:

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

1.2.67 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.68 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.69 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.70 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

1.2.71 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.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

1.2.72 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.73 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.74 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

1.2.75 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.76 Other <Othr>

Presence: [0..1]

Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme.

Type: This message item is composed of the following **GenericFinancialIdentification1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.77		Identification	<Id>	[1..1]	Text
1.2.78		SchemeName	<SchmeNm>	[0..1]	
1.2.81		Issuer	<Issr>	[0..1]	Text

1.2.77 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.78 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Type: This message item is composed of one of the following **FinancialIdentificationSchemeName1Choice** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.79	{Or	Code	<Cd>	[1..1]	Code
1.2.80	Or}	Proprietary	<Prtry>	[1..1]	Text

1.2.79 Code <Cd>

Presence: [1..1]

This message item is part of choice 1.2.78 **SchemeName**.

Definition: Name of the identification scheme, in a coded form as published in an external list.

Data Type: ExternalFinancialInstitutionIdentification1Code

Format: maxLength: 4
minLength: 1

1.2.80 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 1.2.78 **SchemeName**.*

Definition: Name of the identification scheme, in a free text form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.81 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.82 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.

Type: *This message item is composed of the following **BranchData2** element(s):*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.83		Identification	<Id>	[0..1]	Text
1.2.84		Name	<Nm>	[0..1]	Text
1.2.85		PostalAddress	<PstlAdr>	[0..1]	

1.2.83 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.84 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

1.2.85 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: This message item is composed of the following *PostalAddress6* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
1.2.86		AddressType	<AdrTp>	[0..1]	Code
1.2.87		Department	<Dept>	[0..1]	Text
1.2.88		SubDepartment	<SubDept>	[0..1]	Text
1.2.89		StreetName	<StrtNm>	[0..1]	Text
1.2.90		BuildingNumber	<BldgNb>	[0..1]	Text
1.2.91		PostCode	<PstCd>	[0..1]	Text
1.2.92		TownName	<TwnNm>	[0..1]	Text
1.2.93		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
1.2.94		Country	<Ctry>	[0..1]	Code
1.2.95		AddressLine	<AdrLine>	[0..7]	Text

1.2.86 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Data Type: Code

When this message item is present, one of the following *AddressType2Code* values must be used:

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

1.2.87 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.88 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.89 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

1.2.90 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

1.2.91 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.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

1.2.92 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.93 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

1.2.94 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Data Type: CountryCode

Format: [A-Z]{2,2}**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

1.2.95 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text**Format:** maxLength: 70

minLength: 1

2 Amount

2.1 AmountAndCurrencyExchange3

*AmountAndCurrencyExchange3 is used in message definition **BankToCustomerAccountReportV02** p.44, p.45, message definition **BankToCustomerDebitCreditNotificationV02** p.246, p.248, message definition **BankToCustomerStatementV02** p.144, p.145.*

Definition: Set of elements used to provide information on the original amount.

Type: The following *AmountAndCurrencyExchange3* element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1.0		InstructedAmount	<InstdAmt>	[0..1]	
2.1.1		Amount	<Amt>	[1..1]	Amount
2.1.2		CurrencyExchange	<CcyXchg>	[0..1]	
2.1.3		SourceCurrency	<SrcCcy>	[1..1]	Code
2.1.4		TargetCurrency	<TrgtCcy>	[0..1]	Code
2.1.5		UnitCurrency	<UnitCcy>	[0..1]	Code
2.1.6		ExchangeRate	<XchgRate>	[1..1]	Rate
2.1.7		ContractIdentification	<CtrctId>	[0..1]	Text
2.1.8		QuotationDate	<QtnDt>	[0..1]	DateTime
2.1.9		TransactionAmount	<TxAmt>	[0..1]	
2.1.10		Amount	<Amt>	[1..1]	Amount
2.1.11		CurrencyExchange	<CcyXchg>	[0..1]	
2.1.12		SourceCurrency	<SrcCcy>	[1..1]	Code
2.1.13		TargetCurrency	<TrgtCcy>	[0..1]	Code
2.1.14		UnitCurrency	<UnitCcy>	[0..1]	Code
2.1.15		ExchangeRate	<XchgRate>	[1..1]	Rate
2.1.16		ContractIdentification	<CtrctId>	[0..1]	Text
2.1.17		QuotationDate	<QtnDt>	[0..1]	DateTime

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
<u>2.1.18</u>		CounterValueAmount	<CntrValAmt>	[0..1]	
<u>2.1.19</u>		Amount	<Amt>	[1..1]	Amount
<u>2.1.20</u>		CurrencyExchange	<CcyXchg>	[0..1]	
<u>2.1.21</u>		SourceCurrency	<SrcCcy>	[1..1]	Code
<u>2.1.22</u>		TargetCurrency	<TrgtCcy>	[0..1]	Code
<u>2.1.23</u>		UnitCurrency	<UnitCcy>	[0..1]	Code
<u>2.1.24</u>		ExchangeRate	<XchgRate>	[1..1]	Rate
<u>2.1.25</u>		ContractIdentification	<CtrctId>	[0..1]	Text
<u>2.1.26</u>		QuotationDate	<QtnDt>	[0..1]	DateTime
<u>2.1.27</u>		AnnouncedPostingAmount	<AnncdPstngAmt>	[0..1]	
<u>2.1.28</u>		Amount	<Amt>	[1..1]	Amount
<u>2.1.29</u>		CurrencyExchange	<CcyXchg>	[0..1]	
<u>2.1.30</u>		SourceCurrency	<SrcCcy>	[1..1]	Code
<u>2.1.31</u>		TargetCurrency	<TrgtCcy>	[0..1]	Code
<u>2.1.32</u>		UnitCurrency	<UnitCcy>	[0..1]	Code
<u>2.1.33</u>		ExchangeRate	<XchgRate>	[1..1]	Rate
<u>2.1.34</u>		ContractIdentification	<CtrctId>	[0..1]	Text
<u>2.1.35</u>		QuotationDate	<QtnDt>	[0..1]	DateTime
<u>2.1.36</u>		ProprietaryAmount	<PrtryAmt>	[0..n]	
<u>2.1.37</u>		Type	<Tp>	[1..1]	Text
<u>2.1.38</u>		Amount	<Amt>	[1..1]	Amount
<u>2.1.39</u>		CurrencyExchange	<CcyXchg>	[0..1]	
<u>2.1.40</u>		SourceCurrency	<SrcCcy>	[1..1]	Code
<u>2.1.41</u>		TargetCurrency	<TrgtCcy>	[0..1]	Code
<u>2.1.42</u>		UnitCurrency	<UnitCcy>	[0..1]	Code
<u>2.1.43</u>		ExchangeRate	<XchgRate>	[1..1]	Rate
<u>2.1.44</u>		ContractIdentification	<CtrctId>	[0..1]	Text
<u>2.1.45</u>		QuotationDate	<QtnDt>	[0..1]	DateTime

2.1.0 InstructedAmount <InstdAmt>**Presence:** [0..1]**Definition:** Identifies 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 and provides currency exchange information in case the instructed amount and/or currency is/are different from the entry amount and/or currency.**Type:** This message item is composed of the following *AmountAndCurrencyExchangeDetails3* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1.1		Amount	<Amt>	[1..1]	Amount
2.1.2		CurrencyExchange	<CcyXchg>	[0..1]	

2.1.1 Amount <Amt>

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.1.2 CurrencyExchange <CcyXchg>

Presence: [0..1]

Definition: Set of elements used to provide details on the currency exchange.

Type: This message item is composed of the following **CurrencyExchange** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1.3		SourceCurrency	<SrcCcy>	[1..1]	Code
2.1.4		TargetCurrency	<TrgtCcy>	[0..1]	Code
2.1.5		UnitCurrency	<UnitCcy>	[0..1]	Code
2.1.6		ExchangeRate	<XchgRate>	[1..1]	Rate
2.1.7		ContractIdentification	<CtrctId>	[0..1]	Text
2.1.8		QuotationDate	<QtnDt>	[0..1]	DateTime

2.1.3 SourceCurrency <SrcCcy>

Presence: [1..1]

Definition: Currency from which an amount is to be converted in a currency conversion.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.1.4 TargetCurrency <TrgtCcy>

Presence: [0..1]

Definition: Currency into which an amount is to be converted in a currency conversion.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.1.5 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP=xxxCUR, the unit currency is GBP.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.1.6 ExchangeRate <XchgRate>

Synonym(s): :92A::EXCH (ISO 15022)

Presence: [1..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.

Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).

Data Type: BaseOneRate

Format: fractionDigits: 10
totalDigits: 11

2.1.7 ContractIdentification <CtrctId>

Presence: [0..1]

Definition: Unique identification to unambiguously identify the foreign exchange contract.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.1.8 QuotationDate <QtnDt>

Presence: [0..1]

Definition: Date and time at which an exchange rate is quoted.

Data Type: ISODateTime

2.1.9 TransactionAmount <TxAmt>

Presence: [0..1]

Definition: Amount of the underlying transaction.

Type: This message item is composed of the following *AmountAndCurrencyExchangeDetails3* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1.10		Amount	<Amt>	[1..1]	Amount
2.1.11		CurrencyExchange	<CcyXchg>	[0..1]	

2.1.10 Amount <Amt>

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.1.11 CurrencyExchange <CcyXchg>

Presence: [0..1]

Definition: Set of elements used to provide details on the currency exchange.

Type: This message item is composed of the following *CurrencyExchange5* element(s):

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1.12		SourceCurrency	<SrcCcy>	[1..1]	Code
2.1.13		TargetCurrency	<TrgtCcy>	[0..1]	Code
2.1.14		UnitCurrency	<UnitCcy>	[0..1]	Code
2.1.15		ExchangeRate	<XchgRate>	[1..1]	Rate
2.1.16		ContractIdentification	<CtrctId>	[0..1]	Text
2.1.17		QuotationDate	<QtnDt>	[0..1]	DateTime

2.1.12 SourceCurrency <SrcCcy>**Presence:** [1..1]**Definition:** Currency from which an amount is to be converted in a currency conversion.**Data Type:** ActiveOrHistoricCurrencyCode**Format:** [A-Z]{3,3}**Rule(s):** 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.

2.1.13 TargetCurrency <TrgtCcy>**Presence:** [0..1]**Definition:** Currency into which an amount is to be converted in a currency conversion.**Data Type:** ActiveOrHistoricCurrencyCode**Format:** [A-Z]{3,3}**Rule(s):** 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.

2.1.14 UnitCurrency <UnitCcy>**Presence:** [0..1]**Definition:** Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP=xxxCUR, the unit currency is GBP.**Data Type:** ActiveOrHistoricCurrencyCode**Format:** [A-Z]{3,3}**Rule(s):** 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.

2.1.15 ExchangeRate <XchgRate>**Synonym(s):** :92A::EXCH (ISO 15022)**Presence:** [1..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.

Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).

Data Type: BaseOneRate

Format: fractionDigits: 10
totalDigits: 11

2.1.16 ContractIdentification <CtrctId>

Presence: [0..1]

Definition: Unique identification to unambiguously identify the foreign exchange contract.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.1.17 QuotationDate <QtnDt>

Presence: [0..1]

Definition: Date and time at which an exchange rate is quoted.

Data Type: ISODateTime

2.1.18 CounterValueAmount <CntrValAmt>

Presence: [0..1]

Definition: Set of elements used to provide the countervalue amount and currency exchange information.

Usage: This can be either the counter amount quoted in an FX deal, or the result of the currency information applied to an instructed amount, before deduction of charges.

Type: This message item is composed of the following *AmountAndCurrencyExchangeDetails3* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1.19		Amount	<Amt>	[1..1]	Amount
2.1.20		CurrencyExchange	<CcyXchg>	[0..1]	

2.1.19 Amount <Amt>

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.1.20 CurrencyExchange <CcyXchg>**Presence:** [0..1]**Definition:** Set of elements used to provide details on the currency exchange.**Type:** This message item is composed of the following **CurrencyExchange5** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1.21		SourceCurrency	<SrcCcy>	[1..1]	Code
2.1.22		TargetCurrency	<TrgtCcy>	[0..1]	Code
2.1.23		UnitCurrency	<UnitCcy>	[0..1]	Code
2.1.24		ExchangeRate	<XchgRate>	[1..1]	Rate
2.1.25		ContractIdentification	<CtrctId>	[0..1]	Text
2.1.26		QuotationDate	<QtnDt>	[0..1]	DateTime

2.1.21 SourceCurrency <SrcCcy>**Presence:** [1..1]**Definition:** Currency from which an amount is to be converted in a currency conversion.**Data Type:** ActiveOrHistoricCurrencyCode**Format:** [A-Z]{3,3}**Rule(s): 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.

2.1.22 TargetCurrency <TrgtCcy>**Presence:** [0..1]**Definition:** Currency into which an amount is to be converted in a currency conversion.**Data Type:** ActiveOrHistoricCurrencyCode**Format:** [A-Z]{3,3}**Rule(s): 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.

2.1.23 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP=xxxCUR, the unit currency is GBP.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.1.24 ExchangeRate <XchgRate>

Synonym(s): :92A::EXCH (ISO 15022)

Presence: [1..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.

Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).

Data Type: BaseOneRate

Format: fractionDigits: 10

totalDigits: 11

2.1.25 ContractIdentification <CtrctId>

Presence: [0..1]

Definition: Unique identification to unambiguously identify the foreign exchange contract.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

2.1.26 QuotationDate <QtnDt>

Presence: [0..1]

Definition: Date and time at which an exchange rate is quoted.

Data Type: ISODateTime

2.1.27 AnnouncedPostingAmount <AnncdPstngAmt>

Presence: [0..1]

Definition: Amount of money, based on terms of corporate action event and balance of underlying securities, entitled to/from the account owner.

In some situations, this amount may alternatively be called entitled amount.

Type: This message item is composed of the following *AmountAndCurrencyExchangeDetails3* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1.28		Amount	<Amt>	[1..1]	Amount
2.1.29		CurrencyExchange	<CcyXchg>	[0..1]	

2.1.28 Amount <Amt>

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.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.1.29 CurrencyExchange <CcyXchg>

Presence: [0..1]

Definition: Set of elements used to provide details on the currency exchange.

Type: This message item is composed of the following **CurrencyExchange** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1.30		SourceCurrency	<SrcCcy>	[1..1]	Code
2.1.31		TargetCurrency	<TrgtCcy>	[0..1]	Code
2.1.32		UnitCurrency	<UnitCcy>	[0..1]	Code
2.1.33		ExchangeRate	<XchgRate>	[1..1]	Rate
2.1.34		ContractIdentification	<CtrctId>	[0..1]	Text
2.1.35		QuotationDate	<QtnDt>	[0..1]	DateTime

2.1.30 SourceCurrency <SrcCcy>

Presence: [1..1]

Definition: Currency from which an amount is to be converted in a currency conversion.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.1.31 TargetCurrency <TrgtCcy>

Presence: [0..1]

Definition: Currency into which an amount is to be converted in a currency conversion.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.1.32 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.1.33 ExchangeRate <XchgRate>

Synonym(s): :92A::EXCH (ISO 15022)

Presence: [1..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.

Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).

Data Type: BaseOneRate

Format: fractionDigits: 10
totalDigits: 11

2.1.34 ContractIdentification <CtrctId>

Presence: [0..1]

Definition: Unique identification to unambiguously identify the foreign exchange contract.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.1.35 QuotationDate <QtnDt>

Presence: [0..1]

Definition: Date and time at which an exchange rate is quoted.

Data Type: ISODateTime

2.1.36 ProprietaryAmount <PrtryAmt>

Presence: [0..n]

Definition: Set of elements used to provide information on the original amount and currency exchange.

Type: This message item is composed of the following *AmountAndCurrencyExchangeDetails4* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.1.37		Type	<Tp>	[1..1]	Text
2.1.38		Amount	<Amt>	[1..1]	Amount
2.1.39		CurrencyExchange	<CcyXchg>	[0..1]	

2.1.37 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of amount.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.1.38 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be exchanged against another amount of money in the counter currency.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18

ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

2.1.39 CurrencyExchange <CcyXchg>

Presence: [0..1]

Definition: Set of elements used to provide details on the currency exchange.

Type: This message item is composed of the following *CurrencyExchange5* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.1.40		SourceCurrency	<SrcCcy>	[1..1]	Code
2.1.41		TargetCurrency	<TrgtCcy>	[0..1]	Code
2.1.42		UnitCurrency	<UnitCcy>	[0..1]	Code
2.1.43		ExchangeRate	<XchgRate>	[1..1]	Rate
2.1.44		ContractIdentification	<CtrctId>	[0..1]	Text
2.1.45		QuotationDate	<QtnDt>	[0..1]	DateTime

2.1.40 SourceCurrency <SrcCcy>

Presence: [1..1]

Definition: Currency from which an amount is to be converted in a currency conversion.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.1.41 TargetCurrency <TrgtCcy>

Presence: [0..1]

Definition: Currency into which an amount is to be converted in a currency conversion.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.1.42 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

2.1.43 ExchangeRate <XchgRate>

Synonym(s): :92A::EXCH (ISO 15022)

Presence: [1..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.

Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).

Data Type: BaseOneRate

Format: fractionDigits: 10
totalDigits: 11

2.1.44 ContractIdentification <CtrctId>

Presence: [0..1]

Definition: Unique identification to unambiguously identify the foreign exchange contract.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

2.1.45 QuotationDate <QtnDt>

Presence: [0..1]

Definition: Date and time at which an exchange rate is quoted.

Data Type: ISODateTime

3 Amount range

3.1 CurrencyAndAmountRange2

*CurrencyAndAmountRange2 is used in message definition **BankToCustomerAccountReportV02** p.41, p.44, p.46, message definition **BankToCustomerDebitCreditNotificationV02** p.244, p.247, p.249, message definition **BankToCustomerStatementV02** p.141, p.144, p.146.*

Definition: Range of amount values.

Type: The following **CurrencyAndAmountRange2** element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1.0		Amount	<Amt>	[1..1]	
3.1.1	{Or}	FromAmount	<FrAmt>	[1..1]	
3.1.2		BoundaryAmount	<BdryAmt>	[1..1]	Amount
3.1.3		Included	<Incl>	[1..1]	Indicator
3.1.4	Or	ToAmount	<ToAmt>	[1..1]	
3.1.5		BoundaryAmount	<BdryAmt>	[1..1]	Amount
3.1.6		Included	<Incl>	[1..1]	Indicator
3.1.7	Or	FromToAmount	<FrToAmt>	[1..1]	
3.1.8		FromAmount	<FrAmt>	[1..1]	
3.1.9		BoundaryAmount	<BdryAmt>	[1..1]	Amount
3.1.10		Included	<Incl>	[1..1]	Indicator
3.1.11		ToAmount	<ToAmt>	[1..1]	

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1.12		BoundaryAmount	<BdryAmt>	[1..1]	Amount
3.1.13		Included	<Incl>	[1..1]	Indicator
3.1.14	Or	EqualAmount	<EQAmt>	[1..1]	Amount
3.1.15	Or}	NotEqualAmount	<NEQAmt>	[1..1]	Amount
3.1.16		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
3.1.17		Currency	<Ccy>	[1..1]	Code

3.1.0 Amount <Amt>

Presence: [1..1]

Definition: Specified amount or amount range.

Type: This message item is composed of one of the following *ImpliedCurrencyAmountRangeChoice* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1.1	{Or	FromAmount	<FrAmt>	[1..1]	
3.1.4	Or	ToAmount	<ToAmt>	[1..1]	
3.1.7	Or	FromToAmount	<FrToAmt>	[1..1]	
3.1.14	Or	EqualAmount	<EQAmt>	[1..1]	Amount
3.1.15	Or}	NotEqualAmount	<NEQAmt>	[1..1]	Amount

3.1.1 FromAmount <FrAmt>

Presence: [1..1]

This message item is part of choice 3.1.0 *Amount*.

Definition: Lower boundary of a range of amount values.

Type: This message item is composed of the following *AmountRangeBoundary1* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1.2		BoundaryAmount	<BdryAmt>	[1..1]	Amount
3.1.3		Included	<Incl>	[1..1]	Indicator

3.1.2 BoundaryAmount <BdryAmt>

Presence: [1..1]

Definition: Amount value of the range limit.

Data Type: ImpliedCurrencyAndAmount

Format: fractionDigits: 5

minInclusive: 0

totalDigits: 18

3.1.3 Included <Incl>

Presence: [1..1]

Definition: Indicates whether the boundary amount is included in the range of amount values.

Data Type: One of the following YesNoIndicator values must be used:

MeaningWhenTrue: Yes

MeaningWhenFalse: No

3.1.4 ToAmount <ToAmt>

Presence: [1..1]

This message item is part of choice 3.1.0 Amount.

Definition: Upper boundary of a range of amount values.

Type: This message item is composed of the following AmountRangeBoundary1 element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1.5		BoundaryAmount	<BdryAmt>	[1..1]	Amount
3.1.6		Included	<Incl>	[1..1]	Indicator

3.1.5 BoundaryAmount <BdryAmt>

Presence: [1..1]

Definition: Amount value of the range limit.

Data Type: ImpliedCurrencyAndAmount

Format: fractionDigits: 5

minInclusive: 0

totalDigits: 18

3.1.6 Included <Incl>

Presence: [1..1]

Definition: Indicates whether the boundary amount is included in the range of amount values.

Data Type: One of the following YesNoIndicator values must be used:

MeaningWhenTrue: Yes

MeaningWhenFalse: No

3.1.7 FromToAmount <FrToAmt>

Presence: [1..1]

This message item is part of choice 3.1.0 Amount.

Definition: Range of valid amount values.

Type: This message item is composed of the following FromToAmountRange element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1.8		FromAmount	<FrAmt>	[1..1]	
3.1.11		ToAmount	<ToAmt>	[1..1]	

3.1.8 FromAmount <FrAmt>

Presence: [1..1]

Definition: Lower boundary of a range of amount values.

Type: This message item is composed of the following *AmountRangeBoundary1* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1.9		BoundaryAmount	<BdryAmt>	[1..1]	Amount
3.1.10		Included	<Incl>	[1..1]	Indicator

3.1.9 BoundaryAmount <BdryAmt>

Presence: [1..1]

Definition: Amount value of the range limit.

Data Type: ImpliedCurrencyAndAmount

Format: fractionDigits: 5

minInclusive: 0

totalDigits: 18

3.1.10 Included <Incl>

Presence: [1..1]

Definition: Indicates whether the boundary amount is included in the range of amount values.

Data Type: One of the following YesNoIndicator values must be used:

MeaningWhenTrue: Yes

MeaningWhenFalse: No

3.1.11 ToAmount <ToAmt>

Presence: [1..1]

Definition: Upper boundary of a range of amount values.

Type: This message item is composed of the following *AmountRangeBoundary1* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
3.1.12		BoundaryAmount	<BdryAmt>	[1..1]	Amount
3.1.13		Included	<Incl>	[1..1]	Indicator

3.1.12 BoundaryAmount <BdryAmt>

Presence: [1..1]

Definition: Amount value of the range limit.

Data Type: ImpliedCurrencyAndAmount

Format: fractionDigits: 5

minInclusive: 0

totalDigits: 18

3.1.13 Included <Incl>

Presence: [1..1]

Definition: Indicates whether the boundary amount is included in the range of amount values.

Data Type: One of the following YesNoIndicator values must be used:

MeaningWhenTrue: Yes

MeaningWhenFalse: No

3.1.14 EqualAmount <EQAmt>

Presence: [1..1]

This message item is part of choice 3.1.0 Amount.

Definition: Exact value an amount must match to be considered valid.

Data Type: ImpliedCurrencyAndAmount

Format: fractionDigits: 5

minInclusive: 0

totalDigits: 18

3.1.15 NotEqualAmount <NEQAmt>

Presence: [1..1]

This message item is part of choice 3.1.0 Amount.

Definition: Value that an amount must not match to be considered valid.

Data Type: ImpliedCurrencyAndAmount

Format: fractionDigits: 5

minInclusive: 0

totalDigits: 18

3.1.16 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the amount is a credited or debited amount.

Data Type: Code

When this message item is present, one of the following CreditDebitCode values must be used:

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

3.1.17 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value, used to qualify an amount.

Data Type: ActiveOrHistoricCurrencyCode

Format: [A-Z]{3,3}

Rule(s): 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.

4 Date time

4.1 DateAndDateTimeChoice

DateAndDateTimeChoice is used in message definition **BankToCustomerAccountReportV02** p.42, p.43, p.43, p.49, message definition **BankToCustomerDebitCreditNotificationV02** p.246, p.246, p.251, message definition **BankToCustomerStatementV02** p.142, p.143, p.143, p.149.

Definition: Choice between a date or a date and time format.

Type: One of the following **DateAndDateTimeChoice** element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
4.1.0	{Or}	Date	<Dt>	[1..1]	DateTime
4.1.1	Or}	DateTime	<DtTm>	[1..1]	DateTime

4.1.0 Date <Dt>

Presence: [1..1]

This message item is part of choice 4.1 DateAndDateTimeChoice.

Definition: Specified date.

Data Type: ISODate

4.1.1 DateTime <DtTm>

Presence: [1..1]

This message item is part of choice 4.1 DateAndDateTimeChoice.

Definition: Specified date and time.

Data Type: ISODateTime

5 Date time period

5.1 DateTimePeriodDetails

DateTimePeriodDetails is used in message definition **BankToCustomerAccountReportV02** p.41, p.41, p.45, p.46, message definition **BankToCustomerDebitCreditNotificationV02** p.244, p.244, p.247, p.249, message definition **BankToCustomerStatementV02** p.141, p.141, p.145, p.146.

Definition: Time span defined by a start date and time, and an end date and time.

Type: The following **DateTimePeriodDetails** element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
5.1.0		FromDateTime	<FrDtTm>	[1..1]	DateTime
5.1.1		ToDateTime	<ToDtTm>	[1..1]	DateTime

5.1.0 FromDateTime <FrDtTm>

Presence: [1..1]

Definition: Date and time at which the range starts.

Data Type: ISODateTime

5.1.1 ToDateTime <ToDtTm>

Presence: [1..1]

Definition: Date and time at which the range ends.

Data Type: ISODateTime

6 Financial institution identification

6.1 BranchAndFinancialInstitutionIdentification4

BranchAndFinancialInstitutionIdentification4 is used in message definition **BankToCustomerAccountReportV02** p.44, p.46, p.47, p.47, p.47, p.47, p.47, p.47, p.47, p.47, message definition

BankToCustomerDebitCreditNotificationV02 p.246, p.248, p.249, p.249, p.249, p.249, p.249, p.249, p.250, p.250, message definition **BankToCustomerStatementV02** p.144, p.146, p.147, message definition **CustomerCreditTransferInitiationV03** p.711, p.712, p.712, p.713, p.713, p.713, p.713, message definition **CustomerDirectDebitInitiationV02** p.881, p.882, p.882, p.883, p.883, p.883, message definition **CustomerPaymentReversalV02** p.827, p.827, p.827, p.829, p.829, p.829, p.830, p.830, p.831, p.831, message definition **CustomerPaymentStatusReportV03** p.768, p.768, p.768, p.769, p.770, p.770, p.770, p.771, p.771, p.772, p.773, message definition **FIToFICustomerCreditTransferV02** p.571, p.571, p.571, p.572, p.572, p.573, p.573, p.573, p.573, p.573, p.573, message definition **FIToFICustomerDirectDebitV02** p.387, p.387, p.388, p.389, p.389, p.389, p.389, p.389, p.389, p.390, message definition

FIToFIPaymentReversalV02 p.511, p.511, p.511, p.511, p.512, p.513, p.513, p.513, p.514, p.514, p.514, p.516, p.516, message definition **FIToFIPaymentStatusReportV03** p.335, p.335, p.336, p.336, p.336, p.337, p.337, p.337, p.338, p.338, p.339, p.339, message definition **FinancialInstitutionCreditTransferV02** p.649, p.649, p.649, p.649, p.650, p.650, p.650, p.650, p.650, p.651, p.652, p.652, message definition **PaymentReturnV02** p.441, p.441, p.441, p.442, p.443, p.443, p.443, p.443, p.444, p.444, p.445, p.446, p.446.

Definition: Set of elements used to uniquely and unambiguously identify a financial institution or a branch of a financial institution.

Type: The following **BranchAndFinancialInstitutionIdentification4** element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
6.1.1		BIC	<BIC>	[0..1]	Identifier
6.1.2		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	
6.1.3		ClearingSystemIdentification	<ClrSysId>	[0..1]	
6.1.4	{Or}	Code	<Cd>	[1..1]	Code
6.1.5	Or}	Proprietary	<Prtry>	[1..1]	Text
6.1.6		MemberIdentification	<MmbId>	[1..1]	Text
6.1.7		Name	<Nm>	[0..1]	Text
6.1.8		PostalAddress	<PstlAdr>	[0..1]	
6.1.9		AddressType	<AdrTp>	[0..1]	Code
6.1.10		Department	<Dept>	[0..1]	Text
6.1.11		SubDepartment	<SubDept>	[0..1]	Text

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.12		StreetName	<StrtNm>	[0..1]	Text
6.1.13		BuildingNumber	<BldgNb>	[0..1]	Text
6.1.14		PostCode	<PstCd>	[0..1]	Text
6.1.15		TownName	<TwnNm>	[0..1]	Text
6.1.16		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
6.1.17		Country	<Ctry>	[0..1]	Code
6.1.18		AddressLine	<AdrLine>	[0..7]	Text
6.1.19		Other	<Othr>	[0..1]	
6.1.20		Identification	<Id>	[1..1]	Text
6.1.21		SchemeName	<SchmeNm>	[0..1]	
6.1.22	{Or	Code	<Cd>	[1..1]	Code
6.1.23	Or}	Proprietary	<Prtry>	[1..1]	Text
6.1.24		Issuer	<Issr>	[0..1]	Text
6.1.25		BranchIdentification	<BrnchId>	[0..1]	
6.1.26		Identification	<Id>	[0..1]	Text
6.1.27		Name	<Nm>	[0..1]	Text
6.1.28		PostalAddress	<PstlAdr>	[0..1]	
6.1.29		AddressType	<AdrTp>	[0..1]	Code
6.1.30		Department	<Dept>	[0..1]	Text
6.1.31		SubDepartment	<SubDept>	[0..1]	Text
6.1.32		StreetName	<StrtNm>	[0..1]	Text
6.1.33		BuildingNumber	<BldgNb>	[0..1]	Text
6.1.34		PostCode	<PstCd>	[0..1]	Text
6.1.35		TownName	<TwnNm>	[0..1]	Text
6.1.36		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
6.1.37		Country	<Ctry>	[0..1]	Code
6.1.38		AddressLine	<AdrLine>	[0..7]	Text

6.1.0 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

Type: This message item is composed of the following **FinancialInstitutionIdentification** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.1		BIC	<BIC>	[0..1]	Identifier

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.2		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	
6.1.7		Name	<Nm>	[0..1]	Text
6.1.8		PostalAddress	<PstlAdr>	[0..1]	
6.1.19		Other	<Othr>	[0..1]	

6.1.1 BIC <BIC>**Presence:** [0..1]**Definition:** Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).**Data Type:** BICIdentifier**Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}**Rule(s):** BIC

Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

6.1.2 ClearingSystemMemberIdentification <ClrSysMmbId>**Presence:** [0..1]**Definition:** Information used to identify a member within a clearing system.**Type:** This message item is composed of the following *ClearingSystemMemberIdentification2* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.3		ClearingSystemIdentification	<ClrSysId>	[0..1]	
6.1.6		MemberIdentification	<MmbId>	[1..1]	Text

6.1.3 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.**Type:** This message item is composed of one of the following *ClearingSystemIdentification2Choice* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.4	{Or	Code	<Cd>	[1..1]	Code
6.1.5	Or}	Proprietary	<Prtry>	[1..1]	Text

6.1.4 Code <Cd>**Presence:** [1..1]

*This message item is part of choice 6.1.3 **ClearingSystemIdentification**.*

Definition: Identification of a clearing system, in a coded form as published in an external list.

Data Type: ExternalClearingSystemIdentification1Code

Format: maxLength: 5

minLength: 1

6.1.5 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 6.1.3 **ClearingSystemIdentification**.*

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

6.1.6 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

6.1.7 Name <Nm>

Presence: [0..1]

*Impacted by R4 in message definition **CustomerCreditTransferInitiationV03**, R6 in message definition **CustomerDirectDebitInitiationV02**. Please refer to p.715, p.885 for additional information.*

Definition: Name by which an agent is known and which is usually used to identify that agent.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

6.1.8 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: This message item is composed of the following **PostalAddress6** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.9		AddressType	<AdrTp>	[0..1]	Code
6.1.10		Department	<Dept>	[0..1]	Text
6.1.11		SubDepartment	<SubDept>	[0..1]	Text
6.1.12		StreetName	<StrtNm>	[0..1]	Text
6.1.13		BuildingNumber	<BldgNb>	[0..1]	Text
6.1.14		PostCode	<PstCd>	[0..1]	Text
6.1.15		TownName	<TwnNm>	[0..1]	Text

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.16		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
6.1.17		Country	<Ctry>	[0..1]	Code
6.1.18		AddressLine	<AdrLine>	[0..7]	Text

6.1.9 AddressType <AdrTp>**Presence:** [0..1]**Definition:** Identifies the nature of the postal address.**Data Type:** Code*When this message item is present, one of the following AddressType2Code values must be used:*

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

6.1.10 Department <Dept>**Presence:** [0..1]**Definition:** Identification of a division of a large organisation or building.**Data Type:** Max70Text**Format:** maxLength: 70
minLength: 1**6.1.11 SubDepartment <SubDept>****Presence:** [0..1]**Definition:** Identification of a sub-division of a large organisation or building.**Data Type:** Max70Text**Format:** maxLength: 70
minLength: 1**6.1.12 StreetName <StrtNm>****Presence:** [0..1]**Definition:** Name of a street or thoroughfare.**Data Type:** Max70Text**Format:** maxLength: 70
minLength: 1

6.1.13 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

6.1.14 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.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

6.1.15 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

6.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

6.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

6.1.18 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

6.1.19 Other <Othr>

Presence: [0..1]

Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme.

Type: This message item is composed of the following **GenericFinancialIdentification1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.20		Identification	<Id>	[1..1]	Text
6.1.21		SchemeName	<SchmeNm>	[0..1]	
6.1.24		Issuer	<Issr>	[0..1]	Text

6.1.20 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

6.1.21 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Type: This message item is composed of one of the following **FinancialIdentificationSchemeName1Choice** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.22	{Or	Code	<Cd>	[1..1]	Code
6.1.23	Or}	Proprietary	<Prtry>	[1..1]	Text

6.1.22 Code <Cd>

Presence: [1..1]

This message item is part of choice **6.1.21 SchemeName**.

Definition: Name of the identification scheme, in a coded form as published in an external list.

Data Type: ExternalFinancialInstitutionIdentification1Code

Format: maxLength: 4
minLength: 1

6.1.23 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice **6.1.21 SchemeName**.

Definition: Name of the identification scheme, in a free text form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

6.1.24 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

6.1.25 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.

Type: This message item is composed of the following **BranchData2** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.26		Identification	<Id>	[0..1]	Text
6.1.27		Name	<Nm>	[0..1]	Text
6.1.28		PostalAddress	<PstlAdr>	[0..1]	

6.1.26 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

6.1.27 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

6.1.28 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: This message item is composed of the following **PostalAddress6** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.29		AddressType	<AdrTp>	[0..1]	Code
6.1.30		Department	<Dept>	[0..1]	Text

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.31		SubDepartment	<SubDept>	[0..1]	Text
6.1.32		StreetName	<StrtNm>	[0..1]	Text
6.1.33		BuildingNumber	<BldgNb>	[0..1]	Text
6.1.34		PostCode	<PstCd>	[0..1]	Text
6.1.35		TownName	<TwnNm>	[0..1]	Text
6.1.36		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
6.1.37		Country	<Ctry>	[0..1]	Code
6.1.38		AddressLine	<AdrLine>	[0..7]	Text

6.1.29 AddressType <AdrTp>**Presence:** [0..1]**Definition:** Identifies the nature of the postal address.**Data Type:** Code*When this message item is present, one of the following **AddressType2Code** values must be used:*

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

6.1.30 Department <Dept>**Presence:** [0..1]**Definition:** Identification of a division of a large organisation or building.**Data Type:** Max70Text**Format:** maxLength: 70
minLength: 1**6.1.31 SubDepartment <SubDept>****Presence:** [0..1]**Definition:** Identification of a sub-division of a large organisation or building.**Data Type:** Max70Text**Format:** maxLength: 70
minLength: 1**6.1.32 StreetName <StrtNm>****Presence:** [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

6.1.33 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

6.1.34 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.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

6.1.35 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

6.1.36 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

6.1.37 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

6.1.38 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

7 Identification information

7.1 GenericIdentification3

*GenericIdentification3 is used in message definition **BankToCustomerAccountReportV02** p.44, p.46, message definition **BankToCustomerDebitCreditNotificationV02** p.246, p.248, message definition **BankToCustomerStatementV02** p.144, p.146.*

Definition: Information related to an identification, eg, party identification or account identification.

Type: *The following **GenericIdentification3** element(s) must be used:*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
7.1.0		Identification	<Id>	[1..1]	Text
7.1.1		Issuer	<Issr>	[0..1]	Text

7.1.0 Identification <Id>

Presence: [1..1]

Definition: Name or number assigned by an entity to enable recognition of that entity, eg, account identifier.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

7.1.1 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

8 Miscellaneous

8.1 Pagination

*Pagination is used in message definition **BankToCustomerAccountReportV02** p.40, message definition **BankToCustomerDebitCreditNotificationV02** p.244, message definition **BankToCustomerStatementV02** p.140.*

Definition: Number used to sequence pages when it is not possible for data to be conveyed in a single message and the data has to be split across several pages (messages).

Type: *The following **Pagination** element(s) must be used:*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
8.1.0		PageNumber	<PgNb>	[1..1]	Text
8.1.1		LastPageIndicator	<LastPgInd>	[1..1]	Indicator

8.1.0 PageNumber <PgNb>

Presence: [1..1]

Definition: Page number.

Data Type: Max5NumericText

Format: [0-9]{1,5}

8.1.1 LastPageIndicator <LastPgInd>

Presence: [1..1]

Definition: Indicates the last page.

Data Type: One of the following YesNoIndicator values must be used:

MeaningWhenTrue: Yes

MeaningWhenFalse: No

9 Party identification

9.1 PartyIdentification32

PartyIdentification32 is used in message definition **BankToCustomerAccountReportV02** p.40, p.46, p.47, p.47, p.47, p.47, p.47, p.47, p.48, p.48, p.50, message definition **BankToCustomerDebitCreditNotificationV02** p.244, p.249, p.249, p.249, p.249, p.249, p.249, p.251, p.251, p.252, message definition **BankToCustomerStatementV02** p.140, p.146, p.147, p.147, p.147, p.147, p.147, p.148, p.148, p.150, message definition

CustomerCreditTransferInitiationV03 p.711, p.711, p.712, p.713, p.713, p.715, p.715, message definition

CustomerDirectDebitInitiationV02 p.881, p.881, p.882, p.882, p.883, p.883, p.883, p.883, p.884, p.884, message definition **CustomerPaymentReversalV02** p.827, p.827, p.828, p.828, p.829, p.830, p.830, p.831, p.831, p.831, p.831, p.831, message definition **CustomerPaymentStatusReportV03** p.768, p.768, p.769, p.769, p.770, p.771, p.771, p.772, p.772, p.772, p.773, p.773, message definition **FIToFICustomerCreditTransferV02** p.573, p.573, p.573, p.574, p.574, p.575, p.575, message definition **FIToFICustomerDirectDebitV02** p.389, p.389, p.389, p.389, p.389, p.389, p.390, p.390, p.391, p.391, message definition **FIToFIPaymentReversalV02** p.512, p.513, p.513, p.514, p.514, p.516, p.516, p.516, p.516, p.516, message definition **FIToFIPaymentStatusReportV03** p.335, p.336, p.336, p.338, p.338, p.339, p.339, p.339, p.339, p.339, message definition

FinancialInstitutionCreditTransferV02 p.651, p.651, p.651, p.652, p.652, p.653, p.653, message definition

PaymentReturnV02 p.442, p.443, p.443, p.444, p.445, p.446, p.446, p.446, p.446, p.446.

Definition: Set of elements used to identify a person or an organisation.

Type: The following **PartyIdentification32** element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.0		Name	<Nm>	[0..1]	Text
9.1.1		PostalAddress	<PstlAdr>	[0..1]	
9.1.2		AddressType	<AdrTp>	[0..1]	Code
9.1.3		Department	<Dept>	[0..1]	Text

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.4		SubDepartment	<SubDept>	[0..1]	Text
9.1.5		StreetName	<StrtNm>	[0..1]	Text
9.1.6		BuildingNumber	<BldgNb>	[0..1]	Text
9.1.7		PostCode	<PstCd>	[0..1]	Text
9.1.8		TownName	<TwnNm>	[0..1]	Text
9.1.9		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
9.1.10		Country	<Ctry>	[0..1]	Code
9.1.11		AddressLine	<AdrLine>	[0..7]	Text
9.1.12		Identification	<Id>	[0..1]	
9.1.13	{Or}	OrganisationIdentification	<OrgId>	[1..1]	
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	Identifier
9.1.15		Other	<Othr>	[0..n]	
9.1.16		Identification	<Id>	[1..1]	Text
9.1.17		SchemeName	<SchmeNm>	[0..1]	
9.1.18	{Or}	Code	<Cd>	[1..1]	Code
9.1.19	Or} {	Proprietary	<Prtry>	[1..1]	Text
9.1.20		Issuer	<Issr>	[0..1]	Text
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	
9.1.23		BirthDate	<BirthDt>	[1..1]	DateTime
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Text
9.1.25		CityOfBirth	<CityOfBirth>	[1..1]	Text
9.1.26		CountryOfBirth	<CtryOfBirth>	[1..1]	Code
9.1.27		Other	<Othr>	[0..n]	
9.1.28		Identification	<Id>	[1..1]	Text
9.1.29		SchemeName	<SchmeNm>	[0..1]	
9.1.30	{Or}	Code	<Cd>	[1..1]	Code
9.1.31	Or} {	Proprietary	<Prtry>	[1..1]	Text
9.1.32		Issuer	<Issr>	[0..1]	Text
9.1.33		CountryOfResidence	<CtryOfRes>	[0..1]	Code
9.1.34		ContactDetails	<CtctDtls>	[0..1]	
9.1.35		NamePrefix	<NmPrfx>	[0..1]	Code
9.1.36		Name	<Nm>	[0..1]	Text
9.1.37		PhoneNumber	<PhneNb>	[0..1]	Text
9.1.38		MobileNumber	<MobNb>	[0..1]	Text
9.1.39		FaxNumber	<FaxNb>	[0..1]	Text

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.40		EmailAddress	<EmailAddr>	[0..1]	Text
9.1.41		Other	<Othr>	[0..1]	Text

9.1.0 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

9.1.1 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: This message item is composed of the following **PostalAddress6** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.2		AddressType	<AdrTp>	[0..1]	Code
9.1.3		Department	<Dept>	[0..1]	Text
9.1.4		SubDepartment	<SubDept>	[0..1]	Text
9.1.5		StreetName	<StrtNm>	[0..1]	Text
9.1.6		BuildingNumber	<BldgNb>	[0..1]	Text
9.1.7		PostCode	<PstCd>	[0..1]	Text
9.1.8		TownName	<TwnNm>	[0..1]	Text
9.1.9		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
9.1.10		Country	<Ctry>	[0..1]	Code
9.1.11		AddressLine	<AdrLine>	[0..7]	Text

9.1.2 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Data Type: Code

When this message item is present, one of the following **AddressType2Code** values must be used:

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.

Code	Name	Definition
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

9.1.3 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

9.1.4 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

9.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

9.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

9.1.7 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.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

9.1.8 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

9.1.9 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

9.1.10 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

9.1.11 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

9.1.12 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Type: This message item is composed of one of the following **Party6Choice** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	

9.1.13 OrganisationIdentification <OrgId>

Presence: [1..1]

This message item is part of choice **9.1.12 Identification**.

Definition: Unique and unambiguous way to identify an organisation.

Type: This message item is composed of the following **OrganisationIdentification4** element(s):

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	Identifier
9.1.15		Other	<Othr>	[0..n]	

9.1.14 BICOrBEI <BICOrBEI>**Presence:** [0..1]**Definition:** Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

The Ba

Data Type: AnyBICIdentifier**Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}**Rule(s):** AnyBIC

Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

9.1.15 Other <Othr>**Presence:** [0..n]**Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.**Type:** This message item is composed of the following **GenericOrganisationIdentification1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.16		Identification	<Id>	[1..1]	Text
9.1.17		SchemeName	<SchmeNm>	[0..1]	
9.1.20		Issuer	<Issr>	[0..1]	Text

9.1.16 Identification <Id>**Presence:** [1..1]**Definition:** Identification assigned by an institution.**Data Type:** Max35Text**Format:** maxLength: 35

minLength: 1

9.1.17 SchemeName <SchmeNm>**Presence:** [0..1]**Definition:** Name of the identification scheme.**Type:** This message item is composed of one of the following **OrganisationIdentificationSchemeName1Choice** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.18	{Or	Code	<Cd>	[1..1]	Code
9.1.19	Or}	Proprietary	<Prtry>	[1..1]	Text

9.1.18 Code <Cd>

Presence: [1..1]

*This message item is part of choice 9.1.17 **SchemeName**.*

Definition: Name of the identification scheme, in a coded form as published in an external list.

Data Type: ExternalOrganisationIdentification1Code

Format: maxLength: 4
minLength: 1

9.1.19 Proprietary <Prtry>

Presence: [1..1]

*This message item is part of choice 9.1.17 **SchemeName**.*

Definition: Name of the identification scheme, in a free text form.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

9.1.20 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

9.1.21 PrivateIdentification <PrvtId>

Presence: [1..1]

*This message item is part of choice 9.1.12 **Identification**.*

Definition: Unique and unambiguous identification of a person, eg, passport.

Type: This message item is composed of the following **PersonIdentification5** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	
9.1.27		Other	<Othr>	[0..n]	

9.1.22 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

Type: This message item is composed of the following **DateAndPlaceOfBirth** element(s):

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.23		BirthDate	<BirthDt>	[1..1]	DateTime
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Text
9.1.25		CityOfBirth	<CityOfBirth>	[1..1]	Text
9.1.26		CountryOfBirth	<CtryOfBirth>	[1..1]	Code

9.1.23 BirthDate <BirthDt>**Presence:** [1..1]**Definition:** Date on which a person is born.**Data Type:** ISODate**9.1.24 ProvinceOfBirth <PrvcOfBirth>****Presence:** [0..1]**Definition:** Province where a person was born.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1**9.1.25 CityOfBirth <CityOfBirth>****Presence:** [1..1]**Definition:** City where a person was born.**Data Type:** Max35Text**Format:** maxLength: 35
minLength: 1**9.1.26 CountryOfBirth <CtryOfBirth>****Presence:** [1..1]**Definition:** Country where a person was born.**Data Type:** CountryCode**Format:** [A-Z]{2,2}**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

9.1.27 Other <Othr>**Presence:** [0..n]**Definition:** Unique identification of a person, as assigned by an institution, using an identification scheme.**Type:** This message item is composed of the following **GenericPersonIdentification1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.28		Identification	<Id>	[1..1]	Text
9.1.29		SchemeName	<SchmeNm>	[0..1]	

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.32		Issuer	<Issr>	[0..1]	Text

9.1.28 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

9.1.29 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Type: This message item is composed of one of the following *PersonIdentificationSchemeName1Choice* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.30	{Or	Code	<Cd>	[1..1]	Code
9.1.31	Or}	Proprietary	<Prtry>	[1..1]	Text

9.1.30 Code <Cd>

Presence: [1..1]

This message item is part of choice **9.1.29 SchemeName**.

Definition: Name of the identification scheme, in a coded form as published in an external list.

Data Type: ExternalPersonIdentification1Code

Format: maxLength: 4

minLength: 1

9.1.31 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice **9.1.29 SchemeName**.

Definition: Name of the identification scheme, in a free text form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

9.1.32 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

9.1.33 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.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

9.1.34 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

Type: This message item is composed of the following **ContactDetails2** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.35		NamePrefix	<NmPrfx>	[0..1]	Code
9.1.36		Name	<Nm>	[0..1]	Text
9.1.37		PhoneNumber	<PhneNb>	[0..1]	Text
9.1.38		MobileNumber	<MobNb>	[0..1]	Text
9.1.39		FaxNumber	<FaxNb>	[0..1]	Text
9.1.40		EmailAddress	<EmailAdr>	[0..1]	Text
9.1.41		Other	<Othr>	[0..1]	Text

9.1.35 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Data Type: Code

When this message item is present, one of the following **NamePrefix1Code** values must be used:

Code	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.

9.1.36 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

9.1.37 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Data Type: PhoneNumber

Format: \+[0-9]{1,3}-[0-9()+-]{1,30}

9.1.38 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Data Type: PhoneNumber

Format: \+[0-9]{1,3}-[0-9()+-]{1,30}

9.1.39 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Data Type: PhoneNumber

Format: \+[0-9]{1,3}-[0-9()+-]{1,30}

9.1.40 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Data Type: Max2048Text

Format: maxLength: 2048

minLength: 1

9.1.41 Other <Othr>

Presence: [0..1]

Definition: Contact details in an other form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

10 Postal address

10.1 PostalAddress6

PostalAddress6 is used in message definition **BankToCustomerAccountReportV02** p.47, message definition **BankToCustomerDebitCreditNotificationV02** p.250, message definition **BankToCustomerStatementV02** p.147, message definition **CustomerCreditTransferInitiationV03** p.713, p.713, p.714, message definition **CustomerDirectDebitInitiationV02** p.883, message definition **FIToFICustomerCreditTransferV02** p.574, message definition **FIToFICustomerDirectDebitV02** p.390.

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: The following *PostalAddress6* element(s) must be used:

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
10.1.0		AddressType	<AdrTp>	[0..1]	Code
10.1.1		Department	<Dept>	[0..1]	Text
10.1.2		SubDepartment	<SubDept>	[0..1]	Text
10.1.3		StreetName	<StrtNm>	[0..1]	Text
10.1.4		BuildingNumber	<BldgNb>	[0..1]	Text
10.1.5		PostCode	<PstCd>	[0..1]	Text
10.1.6		TownName	<TwnNm>	[0..1]	Text
10.1.7		CountrySubDivision	<CtrySubDvsn>	[0..1]	Text
10.1.8		Country	<Ctry>	[0..1]	Code
10.1.9		AddressLine	<AdrLine>	[0..7]	Text

10.1.0 AddressType <AdrTp>**Presence:** [0..1]**Definition:** Identifies the nature of the postal address.**Data Type:** Code*When this message item is present, one of the following AddressType2Code values must be used:*

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

10.1.1 Department <Dept>**Presence:** [0..1]**Definition:** Identification of a division of a large organisation or building.**Data Type:** Max70Text**Format:** maxLength: 70
minLength: 1**10.1.2 SubDepartment <SubDept>****Presence:** [0..1]**Definition:** Identification of a sub-division of a large organisation or building.**Data Type:** Max70Text**Format:** maxLength: 70
minLength: 1

10.1.3 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

10.1.4 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

10.1.5 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Data Type: Max16Text

Format: maxLength: 16
minLength: 1

10.1.6 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

10.1.7 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

10.1.8 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

10.1.9 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text

Format: maxLength: 70
minLength: 1

11 Regularoty Reporting

11.1 RegulatoryReporting3

RegulatoryReporting3 is used in message definition **CustomerCreditTransferInitiationV03** p.714, message definition **CustomerDirectDebitInitiationV02** p.883, message definition **FIToFICustomerCreditTransferV02** p.574, message definition **FIToFICustomerDirectDebitV02** p.390.

Definition: Information needed due to regulatory and/or statutory requirements.

Type: The following **RegulatoryReporting3** element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
11.1.0		DebitCreditReportingIndicator	<DbtCdtRptgInd>	[0..1]	Code
11.1.1		Authority	<Authrty>	[0..1]	
11.1.2		Name	<Nm>	[0..1]	Text
11.1.3		Country	<Ctry>	[0..1]	Code
11.1.4		Details	<Dtls>	[0..n]	
11.1.5		Type	<Tp>	[0..1]	Text
11.1.6		Date	<Dt>	[0..1]	DateTime
11.1.7		Country	<Ctry>	[0..1]	Code
11.1.8		Code	<Cd>	[0..1]	Text
11.1.9		Amount	<Amt>	[0..1]	Amount
11.1.10		Information	<Inf>	[0..n]	Text

11.1.0 DebitCreditReportingIndicator <DbtCdtRptgInd>

Presence: [0..1]

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Data Type: Code

When this message item is present, one of the following **RegulatoryReportingType1Code** values must be used:

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.

Code	Name	Definition
DEBT	Debit	Regulatory information applies to the debit side.

11.1.1 Authority <Authrty>

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

Type: This message item is composed of the following **RegulatoryAuthority2** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
11.1.2		Name	<Nm>	[0..1]	Text
11.1.3		Country	<Ctry>	[0..1]	Code

11.1.2 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

11.1.3 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

11.1.4 Details <DtIs>

Presence: [0..n]

Definition: Set of elements used to provide details on the regulatory reporting information.

Type: This message item is composed of the following **StructuredRegulatoryReporting3** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
11.1.5		Type	<Tp>	[0..1]	Text
11.1.6		Date	<Dt>	[0..1]	DateTime
11.1.7		Country	<Ctry>	[0..1]	Code
11.1.8		Code	<Cd>	[0..1]	Text
11.1.9		Amount	<Amt>	[0..1]	Amount
11.1.10		Information	<Inf>	[0..n]	Text

11.1.5 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

11.1.6 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Data Type: ISODate

11.1.7 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

11.1.8 Code <Cd>

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Data Type: Max10Text

Format: maxLength: 10

minLength: 1

11.1.9 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

11.1.10 Information <Inf>**Presence:** [0..n]**Definition:** Additional details that cater for specific domestic regulatory requirements.**Data Type:** Max35Text**Format:** maxLength: 35

minLength: 1

12 Securities quantity**12.1 FinancialInstrumentQuantityChoice**

FinancialInstrumentQuantityChoice is used in message definition **BankToCustomerAccountReportV02** p.49, message definition **BankToCustomerDebitCreditNotificationV02** p.251, message definition **BankToCustomerStatementV02** p.149.

Definition: Choice between formats for the quantity of security.**Type:** One of the following *FinancialInstrumentQuantityChoice* element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
12.1.0	{Or	Unit	<Unit>	[1..1]	Quantity
12.1.1	Or	FaceAmount	<FaceAmt>	[1..1]	Amount
12.1.2	Or}	AmortisedValue	<AmtsdVal>	[1..1]	Amount

12.1.0 Unit <Unit>**Synonym(s):** UNIT (ISO 15022)**Presence:** [1..1]*This message item is part of choice 12.1 FinancialInstrumentQuantityChoice.***Definition:** Quantity expressed as a number, eg, a number of shares.**Data Type:** DecimalNumber**Format:** fractionDigits: 17

totalDigits: 18

12.1.1 FaceAmount <FaceAmt>**Presence:** [1..1]*This message item is part of choice 12.1 FinancialInstrumentQuantityChoice.***Definition:** Quantity expressed as an amount representing the face amount, ie, the principal, of a debt instrument.**Data Type:** ImpliedCurrencyAndAmount**Format:** fractionDigits: 5

minInclusive: 0

totalDigits: 18

12.1.2 AmortisedValue <AmtsdVal>

Presence: [1..1]

This message item is part of choice 12.1 FinancialInstrumentQuantityChoice.

Definition: Quantity expressed as an amount representing the current amortised face amount of a bond, eg, a periodic reduction of a bond's principal amount.

Data Type: ImpliedCurrencyAndAmount

Format: fractionDigits: 5

minInclusive: 0

totalDigits: 18

13 Tax

13.1 TaxInformation3

TaxInformation3 is used in message definition BankToCustomerAccountReportV02 p.49, message definition BankToCustomerDebitCreditNotificationV02 p.252, message definition BankToCustomerStatementV02 p.149, message definition CustomerCreditTransferInitiationV03 p.714, message definition CustomerDirectDebitInitiationV02 p.883.

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

Type: The following TaxInformation3 element(s) must be used:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.0		Creditor	<Cdtr>	[0..1]	
13.1.1		TaxIdentification	<TaxId>	[0..1]	Text
13.1.2		RegistrationIdentification	<RegnId>	[0..1]	Text
13.1.3		TaxType	<TaxTp>	[0..1]	Text
13.1.4		Debtor	<Dbtr>	[0..1]	
13.1.5		TaxIdentification	<TaxId>	[0..1]	Text
13.1.6		RegistrationIdentification	<RegnId>	[0..1]	Text
13.1.7		TaxType	<TaxTp>	[0..1]	Text
13.1.8		Authorisation	<Authstn>	[0..1]	
13.1.9		Title	<Titl>	[0..1]	Text
13.1.10		Name	<Nm>	[0..1]	Text
13.1.11		AdministrationZone	<AdmstnZn>	[0..1]	Text
13.1.12		ReferenceNumber	<RefNb>	[0..1]	Text
13.1.13		Method	<Mtd>	[0..1]	Text
13.1.14		TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	[0..1]	Amount
13.1.15		TotalTaxAmount	<TtlTaxAmt>	[0..1]	Amount
13.1.16		Date	<Dt>	[0..1]	DateTime
13.1.17		SequenceNumber	<SeqNb>	[0..1]	Quantity

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.18		Record	<Rcrd>	[0..n]	
13.1.19		Type	<Tp>	[0..1]	Text
13.1.20		Category	<Ctgy>	[0..1]	Text
13.1.21		CategoryDetails	<CtgyDtls>	[0..1]	Text
13.1.22		DebtorStatus	<DbtrSts>	[0..1]	Text
13.1.23		CertificateIdentification	<CertId>	[0..1]	Text
13.1.24		FormsCode	<FrmsCd>	[0..1]	Text
13.1.25		Period	<Prd>	[0..1]	
13.1.26		Year	<Yr>	[0..1]	DateTime
13.1.27		Type	<Tp>	[0..1]	Code
13.1.28		FromToDate	<FrToDt>	[0..1]	
13.1.29		FromDate	<FrDt>	[1..1]	DateTime
13.1.30		ToDate	<ToDt>	[1..1]	DateTime
13.1.31		TaxAmount	<TaxAmt>	[0..1]	
13.1.32		Rate	<Rate>	[0..1]	Rate
13.1.33		TaxableBaseAmount	<TaxblBaseAmt>	[0..1]	Amount
13.1.34		TotalAmount	<TtlAmt>	[0..1]	Amount
13.1.35		Details	<Dtls>	[0..n]	
13.1.36		Period	<Prd>	[0..1]	
13.1.37		Year	<Yr>	[0..1]	DateTime
13.1.38		Type	<Tp>	[0..1]	Code
13.1.39		FromToDate	<FrToDt>	[0..1]	
13.1.40		FromDate	<FrDt>	[1..1]	DateTime
13.1.41		ToDate	<ToDt>	[1..1]	DateTime
13.1.42		Amount	<Amt>	[1..1]	Amount
13.1.43		AdditionalInformation	<AddtlInf>	[0..1]	Text

13.1.0 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Type: This message item is composed of the following **TaxParty1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.1		TaxIdentification	<TaxId>	[0..1]	Text
13.1.2		RegistrationIdentification	<RegnId>	[0..1]	Text
13.1.3		TaxType	<TaxTp>	[0..1]	Text

13.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

13.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

13.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

13.1.4 Debtor <Dbtr>

Presence: [0..1]

Definition: Set of elements used to identify the party on the debit side of the transaction to which the tax applies.

Type: This message item is composed of the following *TaxParty2* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.5		TaxIdentification	<TaxId>	[0..1]	Text
13.1.6		RegistrationIdentification	<RegnId>	[0..1]	Text
13.1.7		TaxType	<TaxTp>	[0..1]	Text
13.1.8		Authorisation	<Authstn>	[0..1]	

13.1.5 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

13.1.6 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

13.1.7 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

13.1.8 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Type: This message item is composed of the following *TaxAuthorisation1* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.9		Title	<Titl>	[0..1]	Text
13.1.10		Name	<Nm>	[0..1]	Text

13.1.9 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

13.1.10 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

13.1.11 AdministrationZone <AdmstnZn>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

13.1.12 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Data Type: Max140Text

Format: maxLength: 140
minLength: 1

13.1.13 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Data Type: Max35Text

Format: maxLength: 35
minLength: 1

13.1.14 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18
ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

13.1.15 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5
minInclusive: 0
totalDigits: 18
ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

13.1.16 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Data Type: ISODate

13.1.17 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Data Type: Number

Format: fractionDigits: 0

totalDigits: 18

13.1.18 Record <Rcrd>

Presence: [0..n]

Definition: Record of tax details.

Type: This message item is composed of the following *TaxRecord1* element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.19		Type	<Tp>	[0..1]	Text
13.1.20		Category	<Ctgy>	[0..1]	Text
13.1.21		CategoryDetails	<CtgyDtls>	[0..1]	Text
13.1.22		DebtorStatus	<DbtrSts>	[0..1]	Text
13.1.23		CertificateIdentification	<CertId>	[0..1]	Text
13.1.24		FormsCode	<FrmsCd>	[0..1]	Text
13.1.25		Period	<Prd>	[0..1]	
13.1.31		TaxAmount	<TaxAmt>	[0..1]	
13.1.43		AdditionalInformation	<AddtlInf>	[0..1]	Text

13.1.19 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

13.1.20 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

13.1.21 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

13.1.22 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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

13.1.23 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

13.1.24 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

13.1.25 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Type: This message item is composed of the following **TaxPeriod1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.26		Year	<Yr>	[0..1]	DateTime
13.1.27		Type	<Tp>	[0..1]	Code
13.1.28		FromToDate	<FrToDt>	[0..1]	

13.1.26 Year <Yr>**Presence:** [0..1]**Definition:** Year related to the tax payment.**Data Type:** ISODate**13.1.27 Type <Tp>****Presence:** [0..1]**Definition:** Identification of the period related to the tax payment.**Data Type:** Code*When this message item is present, one of the following **TaxRecordPeriod1Code** values must be used:*

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
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	TwelvethMonth	Tax is related to the twelveth 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.

13.1.28 FromToDate <FrToDt>**Presence:** [0..1]**Definition:** Range of time between a start date and an end date for which the tax report is provided.**Type:** This message item is composed of the following **DatePeriodDetails** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.29		FromDate	<FrDt>	[1..1]	DateTime
13.1.30		ToDate	<ToDt>	[1..1]	DateTime

13.1.29 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Data Type: ISODate

13.1.30 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Data Type: ISODate

13.1.31 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

Type: This message item is composed of the following **TaxAmount1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.32		Rate	<Rate>	[0..1]	Rate
13.1.33		TaxableBaseAmount	<TaxblBaseAmt>	[0..1]	Amount
13.1.34		TotalAmount	<TtlAmt>	[0..1]	Amount
13.1.35		Details	<Dtls>	[0..n]	

13.1.32 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Data Type: PercentageRate

Format: fractionDigits: 10

totalDigits: 11

13.1.33 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

13.1.34 TotalAmount <TtlAmt>**Presence:** [0..1]**Definition:** Total amount that is the result of the calculation of the tax for the record.**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

13.1.35 Details <Dtls>**Presence:** [0..n]**Definition:** Set of elements used to provide details on the tax period and amount.**Type:** *This message item is composed of the following **TaxRecordDetails1** element(s):*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.36		Period	<Prd>	[0..1]	
13.1.42		Amount	<Amt>	[1..1]	Amount

13.1.36 Period <Prd>**Presence:** [0..1]**Definition:** Set of elements used to provide details on the period of time related to the tax payment.**Type:** *This message item is composed of the following **TaxPeriod1** element(s):*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.37		Year	<Yr>	[0..1]	DateTime

Message Item Types

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.38		Type	<Tp>	[0..1]	Code
13.1.39		FromToDate	<FrToDt>	[0..1]	

13.1.37 Year <Yr>**Presence:** [0..1]**Definition:** Year related to the tax payment.**Data Type:** ISODate**13.1.38 Type <Tp>****Presence:** [0..1]**Definition:** Identification of the period related to the tax payment.**Data Type:** Code*When this message item is present, one of the following TaxRecordPeriod1Code values must be used:*

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
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.

13.1.39 FromToDate <FrToDt>**Presence:** [0..1]**Definition:** Range of time between a start date and an end date for which the tax report is provided.**Type:** *This message item is composed of the following DatePeriodDetails element(s):*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.40		FromDate	<FrDt>	[1..1]	DateTime
13.1.41		ToDate	<ToDt>	[1..1]	DateTime

13.1.40 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Data Type: ISODate

13.1.41 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Data Type: ISODate

13.1.42 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Data Type: ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

13.1.43 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

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CreditorAgentAccount: <CdtrAgtAcct>
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CreditorSchemeIdentification: <CdtrSchmeId>
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 389

Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829
Message Definition CustomerDirectDebitInitiationV02 882, 883

CreditTransferTransactionInformation: <CdtTrfTxInf>
Message Definition FIToFICustomerCreditTransferV02 572
Message Definition FinancialInstitutionCreditTransferV02 650
Message Definition CustomerCreditTransferInitiationV03 712

Currency: <Ccy>
949, 953, 991

CurrencyExchange: <CcyXchg>
977, 977, 978, 978, 978

CurrencyOfTransfer: <CcyOfTrf>
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 828

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Date: <Dt>
995, 1020, 1024
Message Definition BankToCustomerAccountReportV02 42, 42, 43, 43, 45, 49
Message Definition BankToCustomerStatementV02 142, 142, 143, 143, 145, 149
Message Definition BankToCustomerDebitCreditNotificationV02 245, 246, 248, 251

DateAndPlaceOfBirth: <DtAndPlcOfBirth>
954, 1008

DateOfSignature: <DtOfSgntr>
Message Definition FIToFIPaymentStatusReportV03 337
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 882

DateTime: <DtTm>
995

DealPrice: <DealPric>
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 251

DebitCreditReportingIndicator: <DbtCdtRptgInd>
1020

DebitDateTime: <DbtDtTm>
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650

Debtor: <Dbtr>
1024
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 883

DebtorAccount: <DbtrAcct>
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 883

DebtorAgent: <DbtrAgt>
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerPaymentStatusReportV03 768, 772
Message Definition CustomerPaymentReversalV02 827, 831

Message Definition CustomerDirectDebitInitiationV02 883

DebtorAgentAccount: <DbtrAgtAcct>

 Message Definition FIToFIPaymentStatusReportV03 339
 Message Definition FIToFICustomerDirectDebitV02 390
 Message Definition PaymentReturnV02 446
 Message Definition FIToFIPaymentReversalV02 516
 Message Definition FIToFICustomerCreditTransferV02 573
 Message Definition FinancialInstitutionCreditTransferV02 651, 651
 Message Definition CustomerCreditTransferInitiationV03 712
 Message Definition CustomerPaymentStatusReportV03 772
 Message Definition CustomerPaymentReversalV02 831
 Message Definition CustomerDirectDebitInitiationV02 883

DebtorStatus: <DbtrSts>

 1025

DeliveringAgent: <DlvrAgt>

 Message Definition BankToCustomerAccountReportV02 47
 Message Definition BankToCustomerStatementV02 147
 Message Definition BankToCustomerDebitCreditNotificationV02 249

DeliverTo: <DlvrTo>

 Message Definition CustomerCreditTransferInitiationV03 713

DeliveryMethod: <DlvryMtd>

 Message Definition CustomerCreditTransferInitiationV03 713

Department: <Dept>

 954, 955, 956, 996, 997, 1007, 1018

DetailedControlSum: <DtldCtrlSum>

 Message Definition FIToFIPaymentStatusReportV03 335
 Message Definition CustomerPaymentStatusReportV03 768, 769

DetailedNumberOfTransactions: <DtldNbOfTxs>

 Message Definition FIToFIPaymentStatusReportV03 335
 Message Definition CustomerPaymentStatusReportV03 768, 769

DetailedStatus: <DtldSts>

 Message Definition FIToFIPaymentStatusReportV03 335
 Message Definition CustomerPaymentStatusReportV03 768, 769

Details: <Dtls>

 1020, 1025

DirectDebitTransaction: <DrctDbtTx>

 Message Definition FIToFICustomerDirectDebitV02 388
 Message Definition CustomerDirectDebitInitiationV02 882

DirectDebitTransactionInformation: <DrctDbtTxInf>

 Message Definition FIToFICustomerDirectDebitV02 388

Message Definition CustomerDirectDebitInitiationV02 882

DiscountAppliedAmount: <DsntApldAmt>

 Message Definition BankToCustomerAccountReportV02 48

 Message Definition BankToCustomerStatementV02 148

 Message Definition BankToCustomerDebitCreditNotificationV02 250

 Message Definition FIToFIPaymentStatusReportV03 338

 Message Definition FIToFICustomerDirectDebitV02 390

 Message Definition PaymentReturnV02 445

 Message Definition FIToFIPaymentReversalV02 515

 Message Definition FIToFICustomerCreditTransferV02 574

 Message Definition FinancialInstitutionCreditTransferV02 652

 Message Definition CustomerCreditTransferInitiationV03 714

 Message Definition CustomerPaymentStatusReportV03 772

 Message Definition CustomerPaymentReversalV02 831

 Message Definition CustomerDirectDebitInitiationV02 884

Domain: <Domn>

 Message Definition BankToCustomerAccountReportV02 42, 43, 45, 49

 Message Definition BankToCustomerStatementV02 142, 143, 145, 149

 Message Definition BankToCustomerDebitCreditNotificationV02 245, 246, 248, 252

DuePayableAmount: <DuePyblAmt>

 Message Definition BankToCustomerAccountReportV02 48

 Message Definition BankToCustomerStatementV02 148

 Message Definition BankToCustomerDebitCreditNotificationV02 250

 Message Definition FIToFIPaymentStatusReportV03 338

 Message Definition FIToFICustomerDirectDebitV02 390

 Message Definition PaymentReturnV02 445

 Message Definition FIToFIPaymentReversalV02 515

 Message Definition FIToFICustomerCreditTransferV02 574

 Message Definition FinancialInstitutionCreditTransferV02 652

 Message Definition CustomerCreditTransferInitiationV03 714

 Message Definition CustomerPaymentStatusReportV03 772

 Message Definition CustomerPaymentReversalV02 830

 Message Definition CustomerDirectDebitInitiationV02 884

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ElectronicSequenceNumber: <ElctrncSeqNb>

 Message Definition BankToCustomerAccountReportV02 41

 Message Definition BankToCustomerStatementV02 141

 Message Definition BankToCustomerDebitCreditNotificationV02 244

ElectronicSignature: <ElctrncSgntr>

 Message Definition FIToFIPaymentStatusReportV03 338

 Message Definition FIToFICustomerDirectDebitV02 389

 Message Definition PaymentReturnV02 445

 Message Definition FIToFIPaymentReversalV02 515

 Message Definition CustomerPaymentStatusReportV03 771

 Message Definition CustomerPaymentReversalV02 830

 Message Definition CustomerDirectDebitInitiationV02 883

EmailAddress: <EmailAdr>
955, 1009

EndDate: <EndDt>
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 251

EndToEndIdentification: <EndToEndId>
Message Definition BankToCustomerAccountReportV02 45
Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 247
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition FIToFICustomerCreditTransferV02 572
Message Definition FinancialInstitutionCreditTransferV02 650
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerDirectDebitInitiationV02 882

Entry: <Ntry>
Message Definition BankToCustomerAccountReportV02 43
Message Definition BankToCustomerStatementV02 143
Message Definition BankToCustomerDebitCreditNotificationV02 245

EntryDetails: <NtryDtls>
Message Definition BankToCustomerAccountReportV02 45
Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 247

EntryReference: <NtryRef>
Message Definition BankToCustomerAccountReportV02 43
Message Definition BankToCustomerStatementV02 143
Message Definition BankToCustomerDebitCreditNotificationV02 245

EqualAmount: <EQAmt>
991

EquivalentAmount: <EqvtAmt>
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 828

ExchangeRate: <XchgRate>
977, 977, 978, 978, 978
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 512
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition CustomerCreditTransferInitiationV03 712

ExchangeRateInformation: <XchgRateInf>
Message Definition CustomerCreditTransferInitiationV03 712

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FaceAmount: <FaceAmt>
1023

Family: <Fmly>
Message Definition BankToCustomerAccountReportV02 43, 43, 45, 49
Message Definition BankToCustomerStatementV02 143, 143, 145, 149
Message Definition BankToCustomerDebitCreditNotificationV02 245, 246, 248, 252

FaxNumber: <FaxNb>
955, 1008

FinalCollectionDate: <FnlColltnDt>
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Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

FinancialInstitutionIdentification: <FinInstnId>
955, 996

FinancialInstrumentIdentification: <FinInstrmId>
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 252

FirstCollectionDate: <FrstColltnDt>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

ForecastIndicator: <FcstInd>
Message Definition BankToCustomerAccountReportV02 42
Message Definition BankToCustomerStatementV02 142
Message Definition BankToCustomerDebitCreditNotificationV02 245

FormsCode: <FrmsCd>
1025
Message Definition CustomerCreditTransferInitiationV03 713

ForwardingAgent: <FwdgAgt>

- Message Definition CustomerCreditTransferInitiationV03 711
- Message Definition CustomerPaymentStatusReportV03 768
- Message Definition CustomerPaymentReversalV02 827
- Message Definition CustomerDirectDebitInitiationV02 881

Frequency: <Frqcy>

- Message Definition FIToFIPaymentStatusReportV03 338
- Message Definition FIToFICustomerDirectDebitV02 389
- Message Definition PaymentReturnV02 445
- Message Definition FIToFIPaymentReversalV02 515
- Message Definition CustomerPaymentStatusReportV03 771
- Message Definition CustomerPaymentReversalV02 830
- Message Definition CustomerDirectDebitInitiationV02 883

FromAmount: <FrAmt>

- 990, 990

FromDate: <FrDt>

- 1025, 1025

FromDateTime: <FrDtTm>

- 995

FromTime: <FrTm>

- Message Definition FIToFICustomerCreditTransferV02 573
- Message Definition FinancialInstitutionCreditTransferV02 650

FromToAmount: <FrToAmt>

- 990

FromToDate: <FrToDt>

- 1025, 1025
- Message Definition BankToCustomerAccountReportV02 41, 41, 45, 46
- Message Definition BankToCustomerStatementV02 141, 141, 145, 146
- Message Definition BankToCustomerDebitCreditNotificationV02 244, 244, 247, 249

G

GroupHeader: <GrpHdr>

- Message Definition BankToCustomerAccountReportV02 40
- Message Definition BankToCustomerStatementV02 140
- Message Definition BankToCustomerDebitCreditNotificationV02 243
- Message Definition FIToFIPaymentStatusReportV03 335
- Message Definition FIToFICustomerDirectDebitV02 386
- Message Definition PaymentReturnV02 441
- Message Definition FIToFIPaymentReversalV02 511
- Message Definition FIToFICustomerCreditTransferV02 571
- Message Definition FinancialInstitutionCreditTransferV02 648
- Message Definition CustomerCreditTransferInitiationV03 711
- Message Definition CustomerPaymentStatusReportV03 768
- Message Definition CustomerPaymentReversalV02 826

Message Definition CustomerDirectDebitInitiationV02 881

GroupReturn: <GrpRtr>
Message Definition PaymentReturnV02 441

GroupReversal: <GrpRvsl>
Message Definition FIToFIPaymentReversalV02 511
Message Definition CustomerPaymentReversalV02 827

GroupStatus: <GrpSts>
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition CustomerPaymentStatusReportV03 768

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IBAN: <IBAN>
949, 953

Identification: <Id>
949, 949, 953, 953, 953, 954, 954, 954, 955, 955, 997, 997, 1006, 1008, 1008, 1008
Message Definition BankToCustomerAccountReportV02 41, 44, 46, 49
Message Definition BankToCustomerStatementV02 141, 144, 146, 149
Message Definition BankToCustomerDebitCreditNotificationV02 244, 247, 248, 252

Included: <Incl>
990, 990, 990, 991
Message Definition BankToCustomerAccountReportV02 42
Message Definition BankToCustomerStatementV02 142

Information: <Inf>
1020

InitiatingParty: <InitgPty>
Message Definition BankToCustomerAccountReportV02 46
Message Definition BankToCustomerStatementV02 146
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 827
Message Definition CustomerDirectDebitInitiationV02 881

InstructedAgent: <InstdAgt>
Message Definition FIToFIPaymentStatusReportV03 335, 336
Message Definition FIToFICustomerDirectDebitV02 387, 389
Message Definition PaymentReturnV02 442, 443
Message Definition FIToFIPaymentReversalV02 511, 513
Message Definition FIToFICustomerCreditTransferV02 572, 573
Message Definition FinancialInstitutionCreditTransferV02 649, 650

InstructedAmount: <InstdAmt>

977
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 653
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 828
Message Definition CustomerDirectDebitInitiationV02 882

InstructedReimbursementAgent: <InstdRmbrsmntAgt>

Message Definition FIToFIPaymentStatusReportV03 337
Message Definition PaymentReturnV02 441, 444
Message Definition FIToFIPaymentReversalV02 511, 513
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 649
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829

InstructedReimbursementAgentAccount: <InstdRmbrsmntAgtAcct>

Message Definition FIToFIPaymentStatusReportV03 337
Message Definition PaymentReturnV02 441, 444
Message Definition FIToFIPaymentReversalV02 511, 514
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 649
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829

InstructingAgent: <InstgAgt>

Message Definition FIToFIPaymentStatusReportV03 335, 336
Message Definition FIToFICustomerDirectDebitV02 387, 389
Message Definition PaymentReturnV02 441, 443
Message Definition FIToFIPaymentReversalV02 511, 513
Message Definition FIToFICustomerCreditTransferV02 572, 573
Message Definition FinancialInstitutionCreditTransferV02 649, 650

InstructingReimbursementAgent: <InstgRmbrsmntAgt>

Message Definition FIToFIPaymentStatusReportV03 337
Message Definition PaymentReturnV02 441, 443
Message Definition FIToFIPaymentReversalV02 511, 513
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 649
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829

InstructingReimbursementAgentAccount: <InstgRmbrsmntAgtAcct>

Message Definition FIToFIPaymentStatusReportV03 337
Message Definition PaymentReturnV02 441, 444
Message Definition FIToFIPaymentReversalV02 511, 513

Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 649
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829

InstructionForCreditorAgent: <InstrForCdrAgt>
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 651
Message Definition CustomerCreditTransferInitiationV03 713
Message Definition CustomerDirectDebitInitiationV02 883

InstructionForDebtorAgent: <InstrForDbtrAgt>
Message Definition CustomerCreditTransferInitiationV03 713

InstructionForNextAgent: <InstrForNxtAgt>
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 651

InstructionIdentification: <InstrId>
Message Definition BankToCustomerAccountReportV02 45
Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 247
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition FIToFICustomerCreditTransferV02 572
Message Definition FinancialInstitutionCreditTransferV02 650
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerDirectDebitInitiationV02 882

InstructionInformation: <InstrInf>
Message Definition FIToFICustomerCreditTransferV02 574, 574
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 713

InstructionPriority: <InstrPrty>
Message Definition FIToFIPaymentStatusReportV03 337
Message Definition FIToFICustomerDirectDebitV02 387, 388
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition FIToFICustomerCreditTransferV02 571, 572
Message Definition FinancialInstitutionCreditTransferV02 649, 650
Message Definition CustomerCreditTransferInitiationV03 711, 712, 713
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829
Message Definition CustomerDirectDebitInitiationV02 881, 882

InterbankSettlementAmount: <IntrBkSttlmAmt>
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition FIToFICustomerCreditTransferV02 572
Message Definition FinancialInstitutionCreditTransferV02 650

Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 828

InterbankSettlementDate: <IntrBkStlmDt>
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 251
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 387, 388
Message Definition PaymentReturnV02 441, 442, 443
Message Definition FIToFIPaymentReversalV02 511, 512, 513
Message Definition FIToFICustomerCreditTransferV02 571, 572
Message Definition FinancialInstitutionCreditTransferV02 649, 650
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 828

Interest: <Intrst>
Message Definition BankToCustomerAccountReportV02 41, 44, 46
Message Definition BankToCustomerStatementV02 141, 144, 146
Message Definition BankToCustomerDebitCreditNotificationV02 244, 247, 249

IntermediaryAgent1: <IntrmyAgt1>
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650, 651
Message Definition CustomerCreditTransferInitiationV03 713

IntermediaryAgent1Account: <IntrmyAgt1Acct>
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650, 651
Message Definition CustomerCreditTransferInitiationV03 713

IntermediaryAgent2: <IntrmyAgt2>
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650, 651
Message Definition CustomerCreditTransferInitiationV03 713

IntermediaryAgent2Account: <IntrmyAgt2Acct>
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 713

IntermediaryAgent3: <IntrmyAgt3>

Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 652
Message Definition CustomerCreditTransferInitiationV03 713

IntermediaryAgent3Account: <IntrmyAgt3Acct>
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 652
Message Definition CustomerCreditTransferInitiationV03 713

Invoicee: <Invcee>
Message Definition BankToCustomerAccountReportV02 48
Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 251
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 391
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 575
Message Definition FinancialInstitutionCreditTransferV02 653
Message Definition CustomerCreditTransferInitiationV03 715
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 884

Invoicer: <Inver>
Message Definition BankToCustomerAccountReportV02 48
Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 251
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 391
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 575
Message Definition FinancialInstitutionCreditTransferV02 653
Message Definition CustomerCreditTransferInitiationV03 715
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 884

ISIN: <ISIN>
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 252

Issuer: <Issr>
949, 953, 954, 954, 955, 997, 1006, 1008, 1008
Message Definition BankToCustomerAccountReportV02 43, 44, 46, 48, 48, 50

Message Definition BankToCustomerStatementV02 143, 144, 146, 148, 148, 150
Message Definition BankToCustomerDebitCreditNotificationV02 245, 246, 248, 250, 251, 252
Message Definition FIToFIPaymentStatusReportV03 338, 339
Message Definition FIToFICustomerDirectDebitV02 390, 391
Message Definition PaymentReturnV02 445, 446
Message Definition FIToFIPaymentReversalV02 515, 515
Message Definition FIToFICustomerCreditTransferV02 574, 575
Message Definition FinancialInstitutionCreditTransferV02 652, 653
Message Definition CustomerCreditTransferInitiationV03 714, 715
Message Definition CustomerPaymentStatusReportV03 772, 772
Message Definition CustomerPaymentReversalV02 830, 831
Message Definition CustomerDirectDebitInitiationV02 884, 884

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IssuingAgent: <IssgAgt>

Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 250

L**LastPageIndicator: <LastPgInd>**

1007

LegalSequenceNumber: <LglSeqNb>

Message Definition BankToCustomerAccountReportV02 41
Message Definition BankToCustomerStatementV02 141
Message Definition BankToCustomerDebitCreditNotificationV02 244

LocalInstrument: <LclInstrm>

Message Definition FIToFIPaymentStatusReportV03 337
Message Definition FIToFICustomerDirectDebitV02 387, 388
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition FIToFICustomerCreditTransferV02 572, 572
Message Definition FinancialInstitutionCreditTransferV02 649, 650
Message Definition CustomerCreditTransferInitiationV03 711, 712
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 829
Message Definition CustomerDirectDebitInitiationV02 881, 882

M**MandateIdentification: <MndtId>**

Message Definition BankToCustomerAccountReportV02 45
Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 248
Message Definition FIToFIPaymentStatusReportV03 337
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771

Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 882

MandateRelatedInformation: <MndtRltInf>

Message Definition FIToFIPaymentStatusReportV03 337
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 882

MemberIdentification: <MmbId>

955, 996

MemoField: <MemoFld>

Message Definition CustomerCreditTransferInitiationV03 713

MessageIdentification: <MsgId>

Message Definition BankToCustomerAccountReportV02 40, 44, 45, 45
Message Definition BankToCustomerStatementV02 140, 144, 145, 145
Message Definition BankToCustomerDebitCreditNotificationV02 243, 246, 247, 247
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition FIToFICustomerDirectDebitV02 386
Message Definition PaymentReturnV02 441
Message Definition FIToFIPaymentReversalV02 511
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 648
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 826
Message Definition CustomerDirectDebitInitiationV02 881

MessageNameIdentification: <MsgNmId>

Message Definition BankToCustomerAccountReportV02 44
Message Definition BankToCustomerStatementV02 144
Message Definition BankToCustomerDebitCreditNotificationV02 246

MessagePagination: <MsgPgntn>

Message Definition BankToCustomerAccountReportV02 40
Message Definition BankToCustomerStatementV02 140
Message Definition BankToCustomerDebitCreditNotificationV02 244

MessageRecipient: <MsgRcpt>

Message Definition BankToCustomerAccountReportV02 40
Message Definition BankToCustomerStatementV02 140
Message Definition BankToCustomerDebitCreditNotificationV02 244

Method: <Mtd>

1024

MobileNumber: <MobNb>

955, 1008

N

Name: <Nm>
949, 953, 953, 954, 955, 955, 996, 997, 1007, 1008, 1020, 1024
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition CustomerCreditTransferInitiationV03 713, 713, 714
Message Definition CustomerDirectDebitInitiationV02 883

NamePrefix: <NmPrfx>
954, 1008

NotEqualAmount: <NEQAmt>
991

Notification: <Ntfctn>
Message Definition BankToCustomerDebitCreditNotificationV02 244

Number: <Nb>
Message Definition BankToCustomerAccountReportV02 48, 50
Message Definition BankToCustomerStatementV02 148, 150
Message Definition BankToCustomerDebitCreditNotificationV02 250, 252
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 652
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 884

NumberOfDays: <NbOfDays>
Message Definition BankToCustomerAccountReportV02 42, 43, 43, 45
Message Definition BankToCustomerStatementV02 142, 143, 143, 145
Message Definition BankToCustomerDebitCreditNotificationV02 245, 246, 248

NumberOfEntries: <NbOfNtries>
Message Definition BankToCustomerAccountReportV02 42, 42, 42, 42
Message Definition BankToCustomerStatementV02 142, 142, 142, 142
Message Definition BankToCustomerDebitCreditNotificationV02 244, 245, 245, 245

NumberOfTransactions: <NbOfTx>
Message Definition BankToCustomerAccountReportV02 45
Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 247

Message Definition FIToFICustomerDirectDebitV02 387
Message Definition PaymentReturnV02 441
Message Definition FIToFIPaymentReversalV02 511
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 648
Message Definition CustomerCreditTransferInitiationV03 711, 711
Message Definition CustomerPaymentReversalV02 827
Message Definition CustomerDirectDebitInitiationV02 881, 881

NumberOfTransactionsPerStatus: <NbOfTxsPerSts>
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition CustomerPaymentStatusReportV03 768, 769

O

OrganisationIdentification: <OrgId>
954, 1008

OriginalBankTransactionCode: <OrgnlBkTxCd>
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 252

OriginalClearingSystemReference: <OrgnlClrSysRef>
Message Definition PaymentReturnV02 442
Message Definition FIToFIPaymentReversalV02 512

OriginalControlSum: <OrgnlCtrlSum>
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition CustomerPaymentStatusReportV03 768, 769
Message Definition CustomerPaymentReversalV02 828

OriginalCreationDateTime: <OrgnlCreDtTm>
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition PaymentReturnV02 442, 442
Message Definition FIToFIPaymentReversalV02 512
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 827

OriginalCreditorAgent: <OrgnlCdtrAgt>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

OriginalCreditorAgentAccount: <OrgnlCdtrAgtAcct>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445

Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

OriginalCreditorSchemeIdentification: <OrgnlCdrSchmeId>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 882

OriginalDebtor: <OrgnlDbtr>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

OriginalDebtorAccount: <OrgnlDbtrAcct>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

OriginalDebtorAgent: <OrgnlDbtrAgt>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

OriginalDebtorAgentAccount: <OrgnlDbtrAgtAcct>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

OriginalEndToEndIdentification: <OrgnlEndToEndId>
Message Definition FIToFIPaymentStatusReportV03 335

Message Definition PaymentReturnV02 442
Message Definition FIToFIPaymentReversalV02 512
Message Definition CustomerPaymentStatusReportV03 769
Message Definition CustomerPaymentReversalV02 828

OriginalFinalCollectionDate: <OrgnlFnlColltnDt>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

OriginalFrequency: <OrgnlFrqcy>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

OriginalGroupInformation: <OrgnlGrpInf>
Message Definition PaymentReturnV02 442, 442
Message Definition FIToFIPaymentReversalV02 512
Message Definition CustomerPaymentReversalV02 827

OriginalGroupInformationAndStatus: <OrgnlGrpInfAndSts>
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition CustomerPaymentStatusReportV03 768

OriginalInstructedAmount: <OrgnlInstdAmt>
Message Definition CustomerPaymentReversalV02 828

OriginalInstructionIdentification: <OrgnlInstrId>
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition PaymentReturnV02 442
Message Definition FIToFIPaymentReversalV02 512
Message Definition CustomerPaymentStatusReportV03 769
Message Definition CustomerPaymentReversalV02 828

OriginalInterbankSettlementAmount: <OrgnlIntrBkSttlmAmt>
Message Definition PaymentReturnV02 442
Message Definition FIToFIPaymentReversalV02 512

OriginalMandateIdentification: <OrgnlMndtId>
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771

Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 882

OriginalMessageIdentification: <OrgnlMsgId>
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition PaymentReturnV02 442, 442
Message Definition FIToFIPaymentReversalV02 512
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 827

OriginalMessageNameIdentification: <OrgnlMsgNmId>
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition PaymentReturnV02 442, 442
Message Definition FIToFIPaymentReversalV02 512
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 827

OriginalNumberOfTransactions: <OrgnlNbOfTxs>
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition CustomerPaymentStatusReportV03 768, 769
Message Definition CustomerPaymentReversalV02 828

OriginalPaymentInformationAndReversal: <OrgnlPmtInfAndRvsl>
Message Definition CustomerPaymentReversalV02 827

OriginalPaymentInformationAndStatus: <OrgnlPmtInfAndSts>
Message Definition CustomerPaymentStatusReportV03 768

OriginalPaymentInformationIdentification: <OrgnlPmtInfd>
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 828

OriginalTransactionIdentification: <OrgnlTxId>
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition PaymentReturnV02 442
Message Definition FIToFIPaymentReversalV02 512

OriginalTransactionReference: <OrgnlTxRef>
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition CustomerPaymentStatusReportV03 769
Message Definition CustomerPaymentReversalV02 828

Originator: <Orgtr>
Message Definition BankToCustomerAccountReportV02 50
Message Definition BankToCustomerStatementV02 150
Message Definition BankToCustomerDebitCreditNotificationV02 252
Message Definition FIToFIPaymentStatusReportV03 335, 336
Message Definition PaymentReturnV02 442, 443
Message Definition FIToFIPaymentReversalV02 512, 513
Message Definition CustomerPaymentStatusReportV03 768, 769, 769

Message Definition CustomerPaymentReversalV02 827, 828, 828

Other: <Othr>

949, 953, 954, 954, 955, 955, 997, 1008, 1008, 1009

Message Definition BankToCustomerAccountReportV02 41, 44, 46

Message Definition BankToCustomerStatementV02 141, 144, 146

Message Definition BankToCustomerDebitCreditNotificationV02 244, 247, 249

Owner: <Ownr>

953

P

PageNumber: <PgNb>

1007

Party: <Pty>

Message Definition BankToCustomerAccountReportV02 44, 46, 47

Message Definition BankToCustomerStatementV02 144, 146, 147

Message Definition BankToCustomerDebitCreditNotificationV02 246, 248, 249

Message Definition FIToFIPaymentStatusReportV03 336

Message Definition FIToFICustomerDirectDebitV02 388

Message Definition PaymentReturnV02 443

Message Definition FIToFIPaymentReversalV02 512

Message Definition FIToFICustomerCreditTransferV02 573

Message Definition CustomerPaymentStatusReportV03 769

PaymentIdentification: <PmtId>

Message Definition FIToFICustomerDirectDebitV02 388

Message Definition FIToFICustomerCreditTransferV02 572

Message Definition FinancialInstitutionCreditTransferV02 650

Message Definition CustomerCreditTransferInitiationV03 712

Message Definition CustomerDirectDebitInitiationV02 882

PaymentInformation: <PmtInf>

Message Definition CustomerCreditTransferInitiationV03 711

Message Definition CustomerDirectDebitInitiationV02 881

PaymentInformationIdentification: <PmtInflId>

Message Definition BankToCustomerAccountReportV02 45, 45

Message Definition BankToCustomerStatementV02 145, 145

Message Definition BankToCustomerDebitCreditNotificationV02 247, 247

Message Definition CustomerCreditTransferInitiationV03 711

Message Definition CustomerDirectDebitInitiationV02 881

PaymentInformationReversal: <PmtInfRvsl>

Message Definition CustomerPaymentReversalV02 828

PaymentInformationStatus: <PmtInfSts>

Message Definition CustomerPaymentStatusReportV03 769

PaymentMethod: <PmtMtd>

Message Definition FIToFIPaymentStatusReportV03 337
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 881

PaymentTypeInformation: <PmtTpInf>
Message Definition FIToFIPaymentStatusReportV03 337
Message Definition FIToFICustomerDirectDebitV02 387, 388
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition FIToFICustomerCreditTransferV02 571, 572
Message Definition FinancialInstitutionCreditTransferV02 649, 650
Message Definition CustomerCreditTransferInitiationV03 711, 712
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829
Message Definition CustomerDirectDebitInitiationV02 881, 882

Percentage: <Pctg>
Message Definition BankToCustomerAccountReportV02 41, 44, 46
Message Definition BankToCustomerStatementV02 141, 144, 146
Message Definition BankToCustomerDebitCreditNotificationV02 244, 247, 249

Period: <Prd>
1025, 1025

PhoneNumber: <PhneNb>
955, 1008

PoolingAdjustmentDate: <PoolgAdjstmntDt>
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition CustomerCreditTransferInitiationV03 711

PostalAddress: <PstlAdr>
954, 955, 955, 996, 997, 1007

PostCode: <PstCd>
954, 955, 956, 997, 997, 1008, 1018

PreNotificationDate: <PreNtfctnDt>
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition CustomerDirectDebitInitiationV02 883

PreNotificationIdentification: <PreNtfctnId>
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition CustomerDirectDebitInitiationV02 883

PreviousInstructingAgent: <PrvsInstgAgt>
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650, 651

PreviousInstructingAgentAccount: <PrvsInstgAgtAcct>
 Message Definition FIToFICustomerCreditTransferV02 573
 Message Definition FinancialInstitutionCreditTransferV02 650, 651

Price: <Pric>
 Message Definition BankToCustomerAccountReportV02 49
 Message Definition BankToCustomerStatementV02 149
 Message Definition BankToCustomerDebitCreditNotificationV02 251

PrintLocation: <PrtLctn>
 Message Definition CustomerCreditTransferInitiationV03 713

PrivateIdentification: <PrvtId>
 954, 1008

Proprietary: <Prtry>
 949, 949, 953, 953, 954, 954, 955, 955, 996, 997, 1008, 1008
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 Message Definition BankToCustomerStatementV02 141, 141, 141, 142, 143, 143, 144, 144, 144, 145, 146, 146, 146, 147, 147, 147, 148, 148, 149, 149, 149, 150, 150, 150
 Message Definition BankToCustomerDebitCreditNotificationV02 244, 244, 245, 246, 246, 247, 247, 247, 248, 248, 248, 249, 249, 250, 250, 250, 251, 251, 252, 252, 252, 252
 Message Definition FIToFIPaymentStatusReportV03 335, 336, 337, 337, 337, 337, 338, 339
 Message Definition FIToFICustomerDirectDebitV02 387, 387, 387, 387, 387, 388, 388, 388, 390, 390, 391
 Message Definition PaymentReturnV02 441, 441, 442, 443, 443, 444, 444, 444, 444, 445, 446
 Message Definition FIToFIPaymentReversalV02 511, 511, 512, 513, 513, 514, 514, 514, 514, 515, 515
 Message Definition FIToFICustomerCreditTransferV02 571, 571, 572, 572, 572, 572, 574, 574, 575
 Message Definition FinancialInstitutionCreditTransferV02 649, 649, 649, 650, 650, 652, 652
 Message Definition CustomerCreditTransferInitiationV03 711, 711, 711, 712, 712, 712, 713, 714, 714, 715
 Message Definition CustomerPaymentStatusReportV03 768, 769, 769, 770, 771, 771, 771, 772, 772
 Message Definition CustomerPaymentReversalV02 827, 827, 828, 828, 829, 829, 829, 829, 830, 831
 Message Definition CustomerDirectDebitInitiationV02 881, 881, 881, 882, 882, 882, 883, 884, 884

ProprietaryAmount: <PrtryAmt>
 978

ProvinceOfBirth: <PrvcOfBirth>
 954, 1008

Purpose: <Purp>
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 Message Definition BankToCustomerStatementV02 147
 Message Definition BankToCustomerDebitCreditNotificationV02 250
 Message Definition FIToFICustomerDirectDebitV02 390
 Message Definition FIToFICustomerCreditTransferV02 574
 Message Definition CustomerCreditTransferInitiationV03 713
 Message Definition CustomerDirectDebitInitiationV02 883

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Quantity: <Qty>

- Message Definition BankToCustomerAccountReportV02 49, 49
- Message Definition BankToCustomerStatementV02 149, 149
- Message Definition BankToCustomerDebitCreditNotificationV02 251, 252

QuotationDate: <QtnDt>

- 977, 977, 978, 978, 978

R

Rate: <Rate>

- 1025
- Message Definition BankToCustomerAccountReportV02 41, 44, 44, 44, 46, 46, 46
- Message Definition BankToCustomerStatementV02 141, 144, 144, 144, 146, 146, 146
- Message Definition BankToCustomerDebitCreditNotificationV02 244, 246, 247, 247, 248, 249, 249

RateType: <RateTp>

- Message Definition CustomerCreditTransferInitiationV03 712

Reason: <Rsn>

- Message Definition BankToCustomerAccountReportV02 41, 45, 46, 48, 50
- Message Definition BankToCustomerStatementV02 141, 145, 146, 148, 150
- Message Definition BankToCustomerDebitCreditNotificationV02 244, 247, 249, 251, 252
- Message Definition FIToFIPaymentStatusReportV03 335, 336, 339
- Message Definition FIToFICustomerDirectDebitV02 391
- Message Definition PaymentReturnV02 442, 443, 445
- Message Definition FIToFIPaymentReversalV02 512, 513, 515
- Message Definition FIToFICustomerCreditTransferV02 575
- Message Definition FinancialInstitutionCreditTransferV02 652
- Message Definition CustomerCreditTransferInitiationV03 714
- Message Definition CustomerPaymentStatusReportV03 768, 769, 769, 772
- Message Definition CustomerPaymentReversalV02 827, 828, 828, 831
- Message Definition CustomerDirectDebitInitiationV02 884

ReceivingAgent: <RcvgAgt>

- Message Definition BankToCustomerAccountReportV02 47
- Message Definition BankToCustomerStatementV02 147
- Message Definition BankToCustomerDebitCreditNotificationV02 249

Record: <Rcrd>

- 1025

Reference: <Ref>

- Message Definition BankToCustomerAccountReportV02 45, 48
- Message Definition BankToCustomerStatementV02 145, 148
- Message Definition BankToCustomerDebitCreditNotificationV02 248, 251
- Message Definition FIToFIPaymentStatusReportV03 339
- Message Definition FIToFICustomerDirectDebitV02 391
- Message Definition PaymentReturnV02 446
- Message Definition FIToFIPaymentReversalV02 515

Message Definition FIToFICustomerCreditTransferV02 575
Message Definition FinancialInstitutionCreditTransferV02 653
Message Definition CustomerCreditTransferInitiationV03 715
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 884

ReferenceNumber: <RefNb>
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References: <Refs>
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Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 247

ReferredDocumentAmount: <RfrdDocAmt>
Message Definition BankToCustomerAccountReportV02 48
Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 652
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 884

ReferredDocumentInformation: <RfrdDocInf>
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Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 652
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 884

RegionalClearingZone: <RgnlClrZone>
Message Definition CustomerCreditTransferInitiationV03 713

RegistrationIdentification: <RegnId>
1024, 1024

RegulatoryReporting: <RgltryRptg>

Message Definition FIToFICustomerDirectDebitV02 390
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerDirectDebitInitiationV02 883

RejectTime: <RjctTm>
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650

RelatedAccount: <RltdAcct>
Message Definition BankToCustomerAccountReportV02 41
Message Definition BankToCustomerStatementV02 141
Message Definition BankToCustomerDebitCreditNotificationV02 244

RelatedAgents: <RltdAgts>
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249

RelatedDate: <RltdDt>
Message Definition BankToCustomerAccountReportV02 48
Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 652
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 884

RelatedDates: <RltdDts>
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 251

RelatedParties: <RltdPties>
Message Definition BankToCustomerAccountReportV02 46
Message Definition BankToCustomerStatementV02 146
Message Definition BankToCustomerDebitCreditNotificationV02 249

RelatedPrice: <RltdPric>
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 251

RelatedQuantities: <RltdQties>
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149

Message Definition BankToCustomerDebitCreditNotificationV02 251

RelatedRemittanceInformation: <RltdRmtInf>

Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerDirectDebitInitiationV02 883

RemittanceIdentification: <RmtId>

Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerDirectDebitInitiationV02 883

RemittanceInformation: <RmtInf>

Message Definition BankToCustomerAccountReportV02 48
Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 651, 652
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 884

RemittanceLocationElectronicAddress: <RmtLctnElctrncAdr>

Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerDirectDebitInitiationV02 883

RemittanceLocationMethod: <RmtLctnMtd>

Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerDirectDebitInitiationV02 883

RemittanceLocationPostalAddress: <RmtLctnPstlAdr>
 Message Definition BankToCustomerAccountReportV02 47
 Message Definition BankToCustomerStatementV02 147
 Message Definition BankToCustomerDebitCreditNotificationV02 250
 Message Definition FIToFICustomerDirectDebitV02 390
 Message Definition FIToFICustomerCreditTransferV02 574
 Message Definition CustomerCreditTransferInitiationV03 714
 Message Definition CustomerDirectDebitInitiationV02 883

RemittedAmount: <RmtdAmt>
 Message Definition BankToCustomerAccountReportV02 48
 Message Definition BankToCustomerStatementV02 148
 Message Definition BankToCustomerDebitCreditNotificationV02 251
 Message Definition FIToFIPaymentStatusReportV03 339
 Message Definition FIToFICustomerDirectDebitV02 391
 Message Definition PaymentReturnV02 445
 Message Definition FIToFIPaymentReversalV02 515
 Message Definition FIToFICustomerCreditTransferV02 575
 Message Definition FinancialInstitutionCreditTransferV02 652
 Message Definition CustomerCreditTransferInitiationV03 714
 Message Definition CustomerPaymentStatusReportV03 772
 Message Definition CustomerPaymentReversalV02 831
 Message Definition CustomerDirectDebitInitiationV02 884

Report: <Rpt>
 Message Definition BankToCustomerAccountReportV02 41

ReportingSource: <RptgSrc>
 Message Definition BankToCustomerAccountReportV02 41
 Message Definition BankToCustomerStatementV02 141
 Message Definition BankToCustomerDebitCreditNotificationV02 244

RequestedCollectionDate: <ReqdColltnDt>
 Message Definition FIToFIPaymentStatusReportV03 336
 Message Definition FIToFICustomerDirectDebitV02 388
 Message Definition PaymentReturnV02 443
 Message Definition FIToFIPaymentReversalV02 513
 Message Definition CustomerPaymentStatusReportV03 770
 Message Definition CustomerPaymentReversalV02 828
 Message Definition CustomerDirectDebitInitiationV02 881

RequestedExecutionDate: <ReqdExctnDt>
 Message Definition FIToFIPaymentStatusReportV03 336
 Message Definition PaymentReturnV02 443
 Message Definition FIToFIPaymentReversalV02 513
 Message Definition CustomerCreditTransferInitiationV03 711
 Message Definition CustomerPaymentStatusReportV03 770
 Message Definition CustomerPaymentReversalV02 828

ReturnedInstructedAmount: <RtrdInstdAmt>
 Message Definition PaymentReturnV02 443

ReturnedInterbankSettlementAmount: <RtrdIntrBkSttlmAmt>
Message Definition PaymentReturnV02 442

ReturnIdentification: <RtrId>
Message Definition PaymentReturnV02 442

ReturnInformation: <RtrInf>
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 252

ReturnReasonInformation: <RtrRsnInf>
Message Definition PaymentReturnV02 442, 443

ReversalIdentification: <RvslId>
Message Definition FIToFIPaymentReversalV02 512
Message Definition CustomerPaymentReversalV02 828

ReversalIndicator: <RvslInd>
Message Definition BankToCustomerAccountReportV02 43
Message Definition BankToCustomerStatementV02 143
Message Definition BankToCustomerDebitCreditNotificationV02 245

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Message Definition FinancialInstitutionCreditTransferV02 652, 652
Message Definition CustomerCreditTransferInitiationV03 714, 715
Message Definition CustomerPaymentStatusReportV03 772, 772
Message Definition CustomerPaymentReversalV02 830, 831
Message Definition CustomerDirectDebitInitiationV02 884, 884

<CdtDbtInd>: CreditDebitIndicator

991
Message Definition BankToCustomerAccountReportV02 42, 42, 42, 42, 43, 43, 43, 44, 44, 44, 45, 45, 46, 46, 48
Message Definition BankToCustomerStatementV02 142, 142, 142, 142, 143, 143, 143, 144, 144, 144, 145, 145, 146, 146, 148
Message Definition BankToCustomerDebitCreditNotificationV02 245, 245, 245, 245, 246, 246, 246, 247, 247, 247, 248, 248, 249, 251
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 391
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition FIToFICustomerCreditTransferV02 575
Message Definition FinancialInstitutionCreditTransferV02 652
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 884

<CdtDtTm>: CreditDateTime

Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650

<CdtLine>: CreditLine

Message Definition BankToCustomerAccountReportV02 42
Message Definition BankToCustomerStatementV02 142

<CdtNoteAmt>: CreditNoteAmount

Message Definition BankToCustomerAccountReportV02 48
Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 250

Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition FIToFICustomerCreditTransferV02 575
Message Definition FinancialInstitutionCreditTransferV02 652
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 884

<Cdtr>: Creditor
1024
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 651, 652
Message Definition CustomerCreditTransferInitiationV03 713
Message Definition CustomerPaymentStatusReportV03 773
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 881

<CdtrAcct>: CreditorAccount
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 651, 652
Message Definition CustomerCreditTransferInitiationV03 713
Message Definition CustomerPaymentStatusReportV03 773
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 881

<CdtrAgt>: CreditorAgent
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 652

Message Definition CustomerCreditTransferInitiationV03 713
Message Definition CustomerPaymentStatusReportV03 768, 773
Message Definition CustomerPaymentReversalV02 827, 831
Message Definition CustomerDirectDebitInitiationV02 882

<CdtrAgtAcct>: CreditorAgentAccount
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 651, 652
Message Definition CustomerCreditTransferInitiationV03 713
Message Definition CustomerPaymentStatusReportV03 773
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 882

<CdtrRefInf>: CreditorReferenceInformation
Message Definition BankToCustomerAccountReportV02 48
Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 251
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 391
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 515
Message Definition FIToFICustomerCreditTransferV02 575
Message Definition FinancialInstitutionCreditTransferV02 652
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 884

<CdtrSchmeId>: CreditorSchemeIdentification
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829
Message Definition CustomerDirectDebitInitiationV02 882, 883

<CdtTrfTxInf>: CreditTransferTransactionInformation
Message Definition FIToFICustomerCreditTransferV02 572
Message Definition FinancialInstitutionCreditTransferV02 650
Message Definition CustomerCreditTransferInitiationV03 712

<CertId>: CertificateIdentification
1025

<ChqFr>: ChequeFrom
Message Definition CustomerCreditTransferInitiationV03 713

<ChqInstr>: ChequeInstruction
Message Definition CustomerCreditTransferInitiationV03 712

<ChqMtrtyDt>: ChequeMaturityDate
Message Definition CustomerCreditTransferInitiationV03 713

<ChqNb>: ChequeNumber
Message Definition BankToCustomerAccountReportV02 45
Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 248
Message Definition CustomerCreditTransferInitiationV03 712

<ChqTp>: ChequeType
Message Definition CustomerCreditTransferInitiationV03 712

<ChrgBr>: ChargeBearer
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 512
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition CustomerCreditTransferInitiationV03 712, 712
Message Definition CustomerPaymentReversalV02 828
Message Definition CustomerDirectDebitInitiationV02 882, 882

<Chrgs>: Charges
Message Definition BankToCustomerAccountReportV02 44, 46
Message Definition BankToCustomerStatementV02 144, 146
Message Definition BankToCustomerDebitCreditNotificationV02 246, 248

<ChrgsAcct>: ChargesAccount
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerDirectDebitInitiationV02 882

<ChrgsAcctAgt>: ChargesAccountAgent
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerDirectDebitInitiationV02 882

<ChrgsInf>: ChargesInformation
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 512
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition CustomerPaymentStatusReportV03 769

<CityOfBirth>: CityOfBirth
954, 1008

<ClrChnl>: ClearingChannel
Message Definition FIToFIPaymentStatusReportV03 337
Message Definition FIToFICustomerDirectDebitV02 387, 388
Message Definition PaymentReturnV02 444

Message Definition FIToFIPaymentReversalV02 514
Message Definition FIToFICustomerCreditTransferV02 571, 572
Message Definition FinancialInstitutionCreditTransferV02 649, 650
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829

<ClrSys>: ClearingSystem
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 387
Message Definition PaymentReturnV02 441, 443
Message Definition FIToFIPaymentReversalV02 511, 513
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 649
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829

<ClrSysId>: ClearingSystemIdentification
955, 996

<ClrSysMmbId>: ClearingSystemMemberIdentification
955, 996

<ClrSysRef>: ClearingSystemReference
Message Definition BankToCustomerAccountReportV02 45
Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 248
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition FIToFICustomerCreditTransferV02 572
Message Definition FinancialInstitutionCreditTransferV02 650
Message Definition CustomerPaymentStatusReportV03 769

<CLSTm>: CLSTime
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650

<CntrValAmt>: CounterValueAmount
978

<CompstnAmt>: CompensationAmount
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 512

<ComssnWvrInd>: CommissionWaiverIndicator
Message Definition BankToCustomerAccountReportV02 44
Message Definition BankToCustomerStatementV02 144
Message Definition BankToCustomerDebitCreditNotificationV02 246

<CorpActn>: CorporateAction
Message Definition BankToCustomerAccountReportV02 50
Message Definition BankToCustomerStatementV02 150
Message Definition BankToCustomerDebitCreditNotificationV02 252

<CopyDplctInd>: CopyDuplicateIndicator
Message Definition BankToCustomerAccountReportV02 41
Message Definition BankToCustomerStatementV02 141
Message Definition BankToCustomerDebitCreditNotificationV02 244

<CreDtTm>: CreationDateTime
Message Definition BankToCustomerAccountReportV02 40, 41
Message Definition BankToCustomerStatementV02 140, 141
Message Definition BankToCustomerDebitCreditNotificationV02 243, 244
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition FIToFICustomerDirectDebitV02 386
Message Definition PaymentReturnV02 441
Message Definition FIToFIPaymentReversalV02 511
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 648
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 827
Message Definition CustomerDirectDebitInitiationV02 881

<CtctDtls>: ContactDetails
954, 1008

<Ctgy>: Category
1025

<CtgyDtls>: CategoryDetails
1025

<CtgyPurp>: CategoryPurpose
Message Definition FIToFIPaymentStatusReportV03 337
Message Definition FIToFICustomerDirectDebitV02 387, 388
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition FIToFICustomerCreditTransferV02 572, 572
Message Definition CustomerCreditTransferInitiationV03 711, 712
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 829
Message Definition CustomerDirectDebitInitiationV02 881, 882

<CrctId>: ContractIdentification
977, 977, 978, 978, 978
Message Definition CustomerCreditTransferInitiationV03 712

<CtrlSum>: ControlSum
Message Definition FIToFICustomerDirectDebitV02 387
Message Definition PaymentReturnV02 441
Message Definition FIToFIPaymentReversalV02 511
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 648
Message Definition CustomerCreditTransferInitiationV03 711, 711

Message Definition CustomerPaymentReversalV02 827
Message Definition CustomerDirectDebitInitiationV02 881, 881

<Ctry>: Country
954, 955, 956, 997, 997, 1008, 1018, 1020, 1020

<CtryOfBirth>: CountryOfBirth
954, 1008

<CtryOfRes>: CountryOfResidence
954, 1008

<CtrySubDvsn>: CountrySubDivision
954, 955, 956, 997, 997, 1008, 1018

D

<DbtCdtRptgInd>: DebitCreditReportingIndicator
1020

<DbtDtTm>: DebitDateTime
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650

<Dbtr>: Debtor
1024
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 883

<DbtrAcct>: DebtorAccount
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerPaymentStatusReportV03 772

Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 883

<DbtrAgt>: DebtorAgent
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerPaymentStatusReportV03 768, 772
Message Definition CustomerPaymentReversalV02 827, 831
Message Definition CustomerDirectDebitInitiationV02 883

<DbtrAgtAcct>: DebtorAgentAccount
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 883

<DbtrSts>: DebtorStatus
1025

<DealPric>: DealPrice
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 251

<Dept>: Department
954, 955, 956, 996, 997, 1007, 1018

<DlvrAgt>: DeliveringAgent
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249

<DlvrTo>: DeliverTo
Message Definition CustomerCreditTransferInitiationV03 713

<DlvryMtd>: DeliveryMethod
Message Definition CustomerCreditTransferInitiationV03 713

<Domn>: Domain

Message Definition BankToCustomerAccountReportV02 42, 43, 45, 49
Message Definition BankToCustomerStatementV02 142, 143, 145, 149
Message Definition BankToCustomerDebitCreditNotificationV02 245, 246, 248, 252

<DrctDbtTx>: DirectDebitTransaction

Message Definition FIToFICustomerDirectDebitV02 388
Message Definition CustomerDirectDebitInitiationV02 882

<DrctDbtTxInf>: DirectDebitTransactionInformation

Message Definition FIToFICustomerDirectDebitV02 388
Message Definition CustomerDirectDebitInitiationV02 882

<DscntApldAmt>: DiscountAppliedAmount

Message Definition BankToCustomerAccountReportV02 48
Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 652
Message Definition CustomerCreditTransferInitiationV03 714
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 884

<Dt>: Date

995, 1020, 1024
Message Definition BankToCustomerAccountReportV02 42, 42, 43, 43, 45, 49
Message Definition BankToCustomerStatementV02 142, 142, 143, 143, 145, 149
Message Definition BankToCustomerDebitCreditNotificationV02 245, 246, 248, 251

<DtAndPlcOfBirth>: DateAndPlaceOfBirth

954, 1008

<DtldCtrlSum>: DetailedControlSum

Message Definition FIToFIPaymentStatusReportV03 335
Message Definition CustomerPaymentStatusReportV03 768, 769

<DtldNbOfTxs>: DetailedNumberOfTransactions

Message Definition FIToFIPaymentStatusReportV03 335
Message Definition CustomerPaymentStatusReportV03 768, 769

<DtldSts>: DetailedStatus

Message Definition FIToFIPaymentStatusReportV03 335
Message Definition CustomerPaymentStatusReportV03 768, 769

<Dtls>: Details

1020, 1025

<DtOfSgntr>: DateOfSignature
 Message Definition FIToFIPaymentStatusReportV03 337
 Message Definition FIToFICustomerDirectDebitV02 388
 Message Definition PaymentReturnV02 444
 Message Definition FIToFIPaymentReversalV02 514
 Message Definition CustomerPaymentStatusReportV03 771
 Message Definition CustomerPaymentReversalV02 830
 Message Definition CustomerDirectDebitInitiationV02 882

<DtTm>: DateTime
 995

<DuePyblAmt>: DuePayableAmount
 Message Definition BankToCustomerAccountReportV02 48
 Message Definition BankToCustomerStatementV02 148
 Message Definition BankToCustomerDebitCreditNotificationV02 250
 Message Definition FIToFIPaymentStatusReportV03 338
 Message Definition FIToFICustomerDirectDebitV02 390
 Message Definition PaymentReturnV02 445
 Message Definition FIToFIPaymentReversalV02 515
 Message Definition FIToFICustomerCreditTransferV02 574
 Message Definition FinancialInstitutionCreditTransferV02 652
 Message Definition CustomerCreditTransferInitiationV03 714
 Message Definition CustomerPaymentStatusReportV03 772
 Message Definition CustomerPaymentReversalV02 830
 Message Definition CustomerDirectDebitInitiationV02 884

E

<ElctrncSeqNb>: ElectronicSequenceNumber
 Message Definition BankToCustomerAccountReportV02 41
 Message Definition BankToCustomerStatementV02 141
 Message Definition BankToCustomerDebitCreditNotificationV02 244

<ElctrncSgntr>: ElectronicSignature
 Message Definition FIToFIPaymentStatusReportV03 338
 Message Definition FIToFICustomerDirectDebitV02 389
 Message Definition PaymentReturnV02 445
 Message Definition FIToFIPaymentReversalV02 515
 Message Definition CustomerPaymentStatusReportV03 771
 Message Definition CustomerPaymentReversalV02 830
 Message Definition CustomerDirectDebitInitiationV02 883

<EmailAdr>: EmailAddress
 955, 1009

<EndDt>: EndDate
 Message Definition BankToCustomerAccountReportV02 49
 Message Definition BankToCustomerStatementV02 149
 Message Definition BankToCustomerDebitCreditNotificationV02 251

<EndToEndId>: EndToEndIdentification

Message Definition BankToCustomerAccountReportV02 45
Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 247
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition FIToFICustomerCreditTransferV02 572
Message Definition FinancialInstitutionCreditTransferV02 650
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerDirectDebitInitiationV02 882

<EQAmt>: EqualAmount
991

<EqvtAmt>: EquivalentAmount
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 828

F

<FaceAmt>: FaceAmount
1023

<FaxNb>: FaxNumber
955, 1008

<FcstInd>: ForecastIndicator
Message Definition BankToCustomerAccountReportV02 42
Message Definition BankToCustomerStatementV02 142
Message Definition BankToCustomerDebitCreditNotificationV02 245

<FinInstnId>: FinancialInstitutionIdentification
955, 996

<FinInstrmId>: FinancialInstrumentIdentification
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 252

<Fmly>: Family
Message Definition BankToCustomerAccountReportV02 43, 43, 45, 49
Message Definition BankToCustomerStatementV02 143, 143, 145, 149
Message Definition BankToCustomerDebitCreditNotificationV02 245, 246, 248, 252

<FnColltnDt>: FinalCollectionDate
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition CustomerPaymentStatusReportV03 771

Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

<FrAmt>: FromAmount
990, 990

<FrDt>: FromDate
1025, 1025

<FrDtTm>: FromDateTime
995

<FrmsCd>: FormsCode
1025
Message Definition CustomerCreditTransferInitiationV03 713

<Frqcy>: Frequency
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

<FrstColltnDt>: FirstCollectionDate
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

<FrTm>: FromTime
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650

<FrToAmt>: FromToAmount
990

<FrToDt>: FromToDate
1025, 1025
Message Definition BankToCustomerAccountReportV02 41, 41, 45, 46
Message Definition BankToCustomerStatementV02 141, 141, 145, 146
Message Definition BankToCustomerDebitCreditNotificationV02 244, 244, 247, 249

<FwdgAgt>: ForwardingAgent
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 827
Message Definition CustomerDirectDebitInitiationV02 881

G

<GrpHdr>: GroupHeader
 Message Definition BankToCustomerAccountReportV02 40
 Message Definition BankToCustomerStatementV02 140
 Message Definition BankToCustomerDebitCreditNotificationV02 243
 Message Definition FIToFIPaymentStatusReportV03 335
 Message Definition FIToFICustomerDirectDebitV02 386
 Message Definition PaymentReturnV02 441
 Message Definition FIToFIPaymentReversalV02 511
 Message Definition FIToFICustomerCreditTransferV02 571
 Message Definition FinancialInstitutionCreditTransferV02 648
 Message Definition CustomerCreditTransferInitiationV03 711
 Message Definition CustomerPaymentStatusReportV03 768
 Message Definition CustomerPaymentReversalV02 826
 Message Definition CustomerDirectDebitInitiationV02 881

<GrpRtr>: GroupReturn
 Message Definition PaymentReturnV02 441

<GrpRvsl>: GroupReversal
 Message Definition FIToFIPaymentReversalV02 511
 Message Definition CustomerPaymentReversalV02 827

<GrpSts>: GroupStatus
 Message Definition FIToFIPaymentStatusReportV03 335
 Message Definition CustomerPaymentStatusReportV03 768

I

<IBAN>: IBAN
 949, 953

<Id>: Identification
 949, 949, 953, 953, 954, 954, 954, 955, 955, 997, 997, 1006, 1008, 1008, 1008
 Message Definition BankToCustomerAccountReportV02 41, 44, 46, 49
 Message Definition BankToCustomerStatementV02 141, 144, 146, 149
 Message Definition BankToCustomerDebitCreditNotificationV02 244, 247, 248, 252

<Incl>: Included
 990, 990, 990, 991
 Message Definition BankToCustomerAccountReportV02 42
 Message Definition BankToCustomerStatementV02 142

<Inf>: Information
 1020

<InitgPty>: InitiatingParty
 Message Definition BankToCustomerAccountReportV02 46
 Message Definition BankToCustomerStatementV02 146

Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 827
Message Definition CustomerDirectDebitInitiationV02 881

<InstdAgt>: InstructedAgent

Message Definition FIToFIPaymentStatusReportV03 335, 336
Message Definition FIToFICustomerDirectDebitV02 387, 389
Message Definition PaymentReturnV02 442, 443
Message Definition FIToFIPaymentReversalV02 511, 513
Message Definition FIToFICustomerCreditTransferV02 572, 573
Message Definition FinancialInstitutionCreditTransferV02 649, 650

<InstdAmt>: InstructedAmount

977
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 653
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 828
Message Definition CustomerDirectDebitInitiationV02 882

<InstdRmbrsmntAgt>: InstructedReimbursementAgent

Message Definition FIToFIPaymentStatusReportV03 337
Message Definition PaymentReturnV02 441, 444
Message Definition FIToFIPaymentReversalV02 511, 513
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 649
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829

<InstdRmbrsmntAgtAcct>: InstructedReimbursementAgentAccount

Message Definition FIToFIPaymentStatusReportV03 337
Message Definition PaymentReturnV02 441, 444
Message Definition FIToFIPaymentReversalV02 511, 514
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 649
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829

<InstgAgt>: InstructingAgent

Message Definition FIToFIPaymentStatusReportV03 335, 336
Message Definition FIToFICustomerDirectDebitV02 387, 389
Message Definition PaymentReturnV02 441, 443

Message Definition FIToFIPaymentReversalV02 511, 513
Message Definition FIToFICustomerCreditTransferV02 572, 573
Message Definition FinancialInstitutionCreditTransferV02 649, 650

<InstgRmbrsmntAgt>: InstructingReimbursementAgent
Message Definition FIToFIPaymentStatusReportV03 337
Message Definition PaymentReturnV02 441, 443
Message Definition FIToFIPaymentReversalV02 511, 513
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 649
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829

<InstgRmbrsmntAgtAcct>: InstructingReimbursementAgentAccount
Message Definition FIToFIPaymentStatusReportV03 337
Message Definition PaymentReturnV02 441, 444
Message Definition FIToFIPaymentReversalV02 511, 513
Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 649
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829

<InstrForCdtrAgt>: InstructionForCreditorAgent
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 651
Message Definition CustomerCreditTransferInitiationV03 713
Message Definition CustomerDirectDebitInitiationV02 883

<InstrForDbtrAgt>: InstructionForDebtorAgent
Message Definition CustomerCreditTransferInitiationV03 713

<InstrForNxtAgt>: InstructionForNextAgent
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition FinancialInstitutionCreditTransferV02 651

<InstrId>: InstructionIdentification
Message Definition BankToCustomerAccountReportV02 45
Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 247
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition FIToFICustomerCreditTransferV02 572
Message Definition FinancialInstitutionCreditTransferV02 650
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerDirectDebitInitiationV02 882

<InstrInf>: InstructionInformation
Message Definition FIToFICustomerCreditTransferV02 574, 574
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 713

<InstrPrty>: InstructionPriority
Message Definition FIToFIPaymentStatusReportV03 337

Message Definition FIToFICustomerDirectDebitV02 387, 388
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition FIToFICustomerCreditTransferV02 571, 572
Message Definition FinancialInstitutionCreditTransferV02 649, 650
Message Definition CustomerCreditTransferInitiationV03 711, 712, 713
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829
Message Definition CustomerDirectDebitInitiationV02 881, 882

<IntrBkSttlmAmt>: InterbankSettlementAmount
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition FIToFICustomerCreditTransferV02 572
Message Definition FinancialInstitutionCreditTransferV02 650
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 828

<IntrBkSttlmDt>: InterbankSettlementDate
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 251
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 387, 388
Message Definition PaymentReturnV02 441, 442, 443
Message Definition FIToFIPaymentReversalV02 511, 512, 513
Message Definition FIToFICustomerCreditTransferV02 571, 572
Message Definition FinancialInstitutionCreditTransferV02 649, 650
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 828

<IntrmyAgt1>: IntermediaryAgent1
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650, 651
Message Definition CustomerCreditTransferInitiationV03 713

<IntrmyAgt1Acct>: IntermediaryAgent1Account
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650, 651
Message Definition CustomerCreditTransferInitiationV03 713

<IntrmyAgt2>: IntermediaryAgent2
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249

Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650, 651
Message Definition CustomerCreditTransferInitiationV03 713

<IntrmyAgt2Acct>: IntermediaryAgent2Account
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 651
Message Definition CustomerCreditTransferInitiationV03 713

<IntrmyAgt3>: IntermediaryAgent3
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 249
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 652
Message Definition CustomerCreditTransferInitiationV03 713

<IntrmyAgt3Acct>: IntermediaryAgent3Account
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 651, 652
Message Definition CustomerCreditTransferInitiationV03 713

<Instrt>: Interest
Message Definition BankToCustomerAccountReportV02 41, 44, 46
Message Definition BankToCustomerStatementV02 141, 144, 146
Message Definition BankToCustomerDebitCreditNotificationV02 244, 247, 249

<Invcee>: Invoicee
Message Definition BankToCustomerAccountReportV02 48
Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 251
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 391
Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 575
Message Definition FinancialInstitutionCreditTransferV02 653
Message Definition CustomerCreditTransferInitiationV03 715
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 884

<Invcer>: Invoicer
Message Definition BankToCustomerAccountReportV02 48
Message Definition BankToCustomerStatementV02 148
Message Definition BankToCustomerDebitCreditNotificationV02 251
Message Definition FIToFIPaymentStatusReportV03 339
Message Definition FIToFICustomerDirectDebitV02 391

Message Definition PaymentReturnV02 446
Message Definition FIToFIPaymentReversalV02 516
Message Definition FIToFICustomerCreditTransferV02 575
Message Definition FinancialInstitutionCreditTransferV02 653
Message Definition CustomerCreditTransferInitiationV03 715
Message Definition CustomerPaymentStatusReportV03 772
Message Definition CustomerPaymentReversalV02 831
Message Definition CustomerDirectDebitInitiationV02 884

<ISIN>: ISIN

Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 252

<IssgAgt>: IssuingAgent

Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 250

<Issr>: Issuer

949, 953, 954, 954, 955, 997, 1006, 1008, 1008
Message Definition BankToCustomerAccountReportV02 43, 44, 46, 48, 48, 50
Message Definition BankToCustomerStatementV02 143, 144, 146, 148, 148, 150
Message Definition BankToCustomerDebitCreditNotificationV02 245, 246, 248, 250, 251, 252
Message Definition FIToFIPaymentStatusReportV03 338, 339
Message Definition FIToFICustomerDirectDebitV02 390, 391
Message Definition PaymentReturnV02 445, 446
Message Definition FIToFIPaymentReversalV02 515, 515
Message Definition FIToFICustomerCreditTransferV02 574, 575
Message Definition FinancialInstitutionCreditTransferV02 652, 653
Message Definition CustomerCreditTransferInitiationV03 714, 715
Message Definition CustomerPaymentStatusReportV03 772, 772
Message Definition CustomerPaymentReversalV02 830, 831
Message Definition CustomerDirectDebitInitiationV02 884, 884

L<LastPgInd>: LastPageIndicator
1007

<LclInstrm>: LocalInstrument

Message Definition FIToFIPaymentStatusReportV03 337
Message Definition FIToFICustomerDirectDebitV02 387, 388
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition FIToFICustomerCreditTransferV02 572, 572
Message Definition FinancialInstitutionCreditTransferV02 649, 650
Message Definition CustomerCreditTransferInitiationV03 711, 712
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 829
Message Definition CustomerDirectDebitInitiationV02 881, 882

<LglSeqNb>: LegalSequenceNumber
 Message Definition BankToCustomerAccountReportV02 41
 Message Definition BankToCustomerStatementV02 141
 Message Definition BankToCustomerDebitCreditNotificationV02 244

M

<MemoFld>: MemoField
 Message Definition CustomerCreditTransferInitiationV03 713

<MmbId>: MemberIdentification
 955, 996

<MndtId>: MandateIdentification
 Message Definition BankToCustomerAccountReportV02 45
 Message Definition BankToCustomerStatementV02 145
 Message Definition BankToCustomerDebitCreditNotificationV02 248
 Message Definition FIToFIPaymentStatusReportV03 337
 Message Definition FIToFICustomerDirectDebitV02 388
 Message Definition PaymentReturnV02 444
 Message Definition FIToFIPaymentReversalV02 514
 Message Definition CustomerPaymentStatusReportV03 771
 Message Definition CustomerPaymentReversalV02 830
 Message Definition CustomerDirectDebitInitiationV02 882

<MndtRltdInf>: MandateRelatedInformation
 Message Definition FIToFIPaymentStatusReportV03 337
 Message Definition FIToFICustomerDirectDebitV02 388
 Message Definition PaymentReturnV02 444
 Message Definition FIToFIPaymentReversalV02 514
 Message Definition CustomerPaymentStatusReportV03 771
 Message Definition CustomerPaymentReversalV02 830
 Message Definition CustomerDirectDebitInitiationV02 882

<MobNb>: MobileNumber
 955, 1008

<MsgId>: MessageIdentification
 Message Definition BankToCustomerAccountReportV02 40, 44, 45, 45
 Message Definition BankToCustomerStatementV02 140, 144, 145, 145
 Message Definition BankToCustomerDebitCreditNotificationV02 243, 246, 247, 247
 Message Definition FIToFIPaymentStatusReportV03 335
 Message Definition FIToFICustomerDirectDebitV02 386
 Message Definition PaymentReturnV02 441
 Message Definition FIToFIPaymentReversalV02 511
 Message Definition FIToFICustomerCreditTransferV02 571
 Message Definition FinancialInstitutionCreditTransferV02 648
 Message Definition CustomerCreditTransferInitiationV03 711
 Message Definition CustomerPaymentStatusReportV03 768
 Message Definition CustomerPaymentReversalV02 826
 Message Definition CustomerDirectDebitInitiationV02 881

<MsgNmId>: MessageNameIdentification
 Message Definition BankToCustomerAccountReportV02 44
 Message Definition BankToCustomerStatementV02 144
 Message Definition BankToCustomerDebitCreditNotificationV02 246

<MsgPgntn>: MessagePagination
 Message Definition BankToCustomerAccountReportV02 40
 Message Definition BankToCustomerStatementV02 140
 Message Definition BankToCustomerDebitCreditNotificationV02 244

<MsgRcpt>: MessageRecipient
 Message Definition BankToCustomerAccountReportV02 40
 Message Definition BankToCustomerStatementV02 140
 Message Definition BankToCustomerDebitCreditNotificationV02 244

<Mtd>: Method
 1024

N

<Nb>: Number
 Message Definition BankToCustomerAccountReportV02 48, 50
 Message Definition BankToCustomerStatementV02 148, 150
 Message Definition BankToCustomerDebitCreditNotificationV02 250, 252
 Message Definition FIToFIPaymentStatusReportV03 338
 Message Definition FIToFICustomerDirectDebitV02 390
 Message Definition PaymentReturnV02 445
 Message Definition FIToFIPaymentReversalV02 515
 Message Definition FIToFICustomerCreditTransferV02 574
 Message Definition FinancialInstitutionCreditTransferV02 652
 Message Definition CustomerCreditTransferInitiationV03 714
 Message Definition CustomerPaymentStatusReportV03 772
 Message Definition CustomerPaymentReversalV02 830
 Message Definition CustomerDirectDebitInitiationV02 884

<NbOfDays>: NumberOfDays
 Message Definition BankToCustomerAccountReportV02 42, 43, 43, 45
 Message Definition BankToCustomerStatementV02 142, 143, 143, 145
 Message Definition BankToCustomerDebitCreditNotificationV02 245, 246, 248

<NbOfNtries>: NumberOfEntries
 Message Definition BankToCustomerAccountReportV02 42, 42, 42, 42
 Message Definition BankToCustomerStatementV02 142, 142, 142, 142
 Message Definition BankToCustomerDebitCreditNotificationV02 244, 245, 245, 245

<NbOfTxs>: NumberOfTransactions
 Message Definition BankToCustomerAccountReportV02 45
 Message Definition BankToCustomerStatementV02 145
 Message Definition BankToCustomerDebitCreditNotificationV02 247
 Message Definition FIToFICustomerDirectDebitV02 387
 Message Definition PaymentReturnV02 441
 Message Definition FIToFIPaymentReversalV02 511

Message Definition FIToFICustomerCreditTransferV02 571
Message Definition FinancialInstitutionCreditTransferV02 648
Message Definition CustomerCreditTransferInitiationV03 711, 711
Message Definition CustomerPaymentReversalV02 827
Message Definition CustomerDirectDebitInitiationV02 881, 881

<NbOfTxsPerSts>: NumberOfTransactionsPerStatus
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition CustomerPaymentStatusReportV03 768, 769

<NEQAmt>: NotEqualAmount
991

<Nm>: Name
949, 953, 953, 954, 955, 955, 996, 997, 1007, 1008, 1020, 1024
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition CustomerCreditTransferInitiationV03 713, 713, 714
Message Definition CustomerDirectDebitInitiationV02 883

<NmPrfx>: NamePrefix
954, 1008

<Ntfctn>: Notification
Message Definition BankToCustomerDebitCreditNotificationV02 244

<Ntry>: Entry
Message Definition BankToCustomerAccountReportV02 43
Message Definition BankToCustomerStatementV02 143
Message Definition BankToCustomerDebitCreditNotificationV02 245

<NtryDtls>: EntryDetails
Message Definition BankToCustomerAccountReportV02 45
Message Definition BankToCustomerStatementV02 145
Message Definition BankToCustomerDebitCreditNotificationV02 247

<NtryRef>: EntryReference
Message Definition BankToCustomerAccountReportV02 43
Message Definition BankToCustomerStatementV02 143
Message Definition BankToCustomerDebitCreditNotificationV02 245

O

<OrgId>: OrganisationIdentification
954, 1008

<OrgnlBkTxCd>: OriginalBankTransactionCode
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149

Message Definition BankToCustomerDebitCreditNotificationV02 252

<OrgnlCdtrAgt>: OriginalCreditorAgent

Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

<OrgnlCdtrAgtAcct>: OriginalCreditorAgentAccount

Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

<OrgnlCdtrSchmeId>: OriginalCreditorSchemeIdentification

Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 882

<OrgnlClrSysRef>: OriginalClearingSystemReference

Message Definition PaymentReturnV02 442
Message Definition FIToFIPaymentReversalV02 512

<OrgnlCreDtTm>: OriginalCreationDateTime

Message Definition FIToFIPaymentStatusReportV03 335
Message Definition PaymentReturnV02 442, 442
Message Definition FIToFIPaymentReversalV02 512
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 827

<OrgnlCtrlSum>: OriginalControlSum

Message Definition FIToFIPaymentStatusReportV03 335
Message Definition CustomerPaymentStatusReportV03 768, 769
Message Definition CustomerPaymentReversalV02 828

<OrgnlDbtr>: OriginalDebtor

Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830

Message Definition CustomerDirectDebitInitiationV02 883

<OrgnlDbtrAcct>: OriginalDebtorAccount
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

<OrgnlDbtrAgt>: OriginalDebtorAgent
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

<OrgnlDbtrAgtAcct>: OriginalDebtorAgentAccount
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

<OrgnlEndToEndId>: OriginalEndToEndIdentification
Message Definition FIToFIPaymentStatusReportV03 335
Message Definition PaymentReturnV02 442
Message Definition FIToFIPaymentReversalV02 512
Message Definition CustomerPaymentStatusReportV03 769
Message Definition CustomerPaymentReversalV02 828

<OrgnlFnlColltnDt>: OriginalFinalCollectionDate
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 883

<OrgnlFrqcy>: OriginalFrequency
Message Definition FIToFIPaymentStatusReportV03 338
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition PaymentReturnV02 445
Message Definition FIToFIPaymentReversalV02 515
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830

Message Definition CustomerDirectDebitInitiationV02 883

<OrgnlGrpInf>: OriginalGroupInformation

 Message Definition PaymentReturnV02 442, 442

 Message Definition FIToFIPaymentReversalV02 512

 Message Definition CustomerPaymentReversalV02 827

<OrgnlGrpInfAndSts>: OriginalGroupInformationAndStatus

 Message Definition FIToFIPaymentStatusReportV03 335

 Message Definition CustomerPaymentStatusReportV03 768

<OrgnlInstdAmt>: OriginalInstructedAmount

 Message Definition CustomerPaymentReversalV02 828

<OrgnlInstrId>: OriginalInstructionIdentification

 Message Definition FIToFIPaymentStatusReportV03 335

 Message Definition PaymentReturnV02 442

 Message Definition FIToFIPaymentReversalV02 512

 Message Definition CustomerPaymentStatusReportV03 769

 Message Definition CustomerPaymentReversalV02 828

<OrgnlIntrBkSttlmAmt>: OriginalInterbankSettlementAmount

 Message Definition PaymentReturnV02 442

 Message Definition FIToFIPaymentReversalV02 512

<OrgnlMndtId>: OriginalMandateIdentification

 Message Definition FIToFIPaymentStatusReportV03 338

 Message Definition FIToFICustomerDirectDebitV02 389

 Message Definition PaymentReturnV02 444

 Message Definition FIToFIPaymentReversalV02 514

 Message Definition CustomerPaymentStatusReportV03 771

 Message Definition CustomerPaymentReversalV02 830

 Message Definition CustomerDirectDebitInitiationV02 882

<OrgnlMsgId>: OriginalMessageIdentification

 Message Definition FIToFIPaymentStatusReportV03 335

 Message Definition PaymentReturnV02 442, 442

 Message Definition FIToFIPaymentReversalV02 512

 Message Definition CustomerPaymentStatusReportV03 768

 Message Definition CustomerPaymentReversalV02 827

<OrgnlMsgNmId>: OriginalMessageNameIdentification

 Message Definition FIToFIPaymentStatusReportV03 335

 Message Definition PaymentReturnV02 442, 442

 Message Definition FIToFIPaymentReversalV02 512

 Message Definition CustomerPaymentStatusReportV03 768

 Message Definition CustomerPaymentReversalV02 827

<OrgnlNbOfTxs>: OriginalNumberOfTransactions

 Message Definition FIToFIPaymentStatusReportV03 335

 Message Definition CustomerPaymentStatusReportV03 768, 769

 Message Definition CustomerPaymentReversalV02 828

<OrgnlPmtInfAndRvsl>: OriginalPaymentInformationAndReversal
Message Definition CustomerPaymentReversalV02 827

<OrgnlPmtInfAndSts>: OriginalPaymentInformationAndStatus
Message Definition CustomerPaymentStatusReportV03 768

<OrgnlPmtInfId>: OriginalPaymentInformationIdentification
Message Definition CustomerPaymentStatusReportV03 768
Message Definition CustomerPaymentReversalV02 828

<OrgnlTxId>: OriginalTransactionIdentification
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition PaymentReturnV02 442
Message Definition FIToFIPaymentReversalV02 512

<OrgnlTxRef>: OriginalTransactionReference
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 513
Message Definition CustomerPaymentStatusReportV03 769
Message Definition CustomerPaymentReversalV02 828

<Orgtr>: Originator
Message Definition BankToCustomerAccountReportV02 50
Message Definition BankToCustomerStatementV02 150
Message Definition BankToCustomerDebitCreditNotificationV02 252
Message Definition FIToFIPaymentStatusReportV03 335, 336
Message Definition PaymentReturnV02 442, 443
Message Definition FIToFIPaymentReversalV02 512, 513
Message Definition CustomerPaymentStatusReportV03 768, 769, 769
Message Definition CustomerPaymentReversalV02 827, 828, 828

<Othr>: Other
949, 953, 954, 954, 955, 955, 997, 1008, 1008, 1009
Message Definition BankToCustomerAccountReportV02 41, 44, 46
Message Definition BankToCustomerStatementV02 141, 144, 146
Message Definition BankToCustomerDebitCreditNotificationV02 244, 247, 249

<Ownr>: Owner
953

P

<Pctg>: Percentage
Message Definition BankToCustomerAccountReportV02 41, 44, 46
Message Definition BankToCustomerStatementV02 141, 144, 146
Message Definition BankToCustomerDebitCreditNotificationV02 244, 247, 249

<PgNb>: PageNumber
1007

<PhneNb>: PhoneNumber
955, 1008

<PmtId>: PaymentIdentification
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition FIToFICustomerCreditTransferV02 572
Message Definition FinancialInstitutionCreditTransferV02 650
Message Definition CustomerCreditTransferInitiationV03 712
Message Definition CustomerDirectDebitInitiationV02 882

<PmtInf>: PaymentInformation
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerDirectDebitInitiationV02 881

<PmtInfId>: PaymentInformationIdentification
Message Definition BankToCustomerAccountReportV02 45, 45
Message Definition BankToCustomerStatementV02 145, 145
Message Definition BankToCustomerDebitCreditNotificationV02 247, 247
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerDirectDebitInitiationV02 881

<PmtInfRvsl>: PaymentInformationReversal
Message Definition CustomerPaymentReversalV02 828

<PmtInfSts>: PaymentInformationStatus
Message Definition CustomerPaymentStatusReportV03 769

<PmtMtd>: PaymentMethod
Message Definition FIToFIPaymentStatusReportV03 337
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition CustomerCreditTransferInitiationV03 711
Message Definition CustomerPaymentStatusReportV03 771
Message Definition CustomerPaymentReversalV02 830
Message Definition CustomerDirectDebitInitiationV02 881

<PmtTpInf>: PaymentTypeInformation
Message Definition FIToFIPaymentStatusReportV03 337
Message Definition FIToFICustomerDirectDebitV02 387, 388
Message Definition PaymentReturnV02 444
Message Definition FIToFIPaymentReversalV02 514
Message Definition FIToFICustomerCreditTransferV02 571, 572
Message Definition FinancialInstitutionCreditTransferV02 649, 650
Message Definition CustomerCreditTransferInitiationV03 711, 712
Message Definition CustomerPaymentStatusReportV03 770
Message Definition CustomerPaymentReversalV02 829
Message Definition CustomerDirectDebitInitiationV02 881, 882

<PoolgAdjstmntDt>: PoolingAdjustmentDate
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition CustomerCreditTransferInitiationV03 711

<Prd>: Period
1025, 1025

<PreNtfctnDt>: PreNotificationDate
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition CustomerDirectDebitInitiationV02 883

<PreNtfctnId>: PreNotificationIdentification
Message Definition FIToFICustomerDirectDebitV02 389
Message Definition CustomerDirectDebitInitiationV02 883

<Pric>: Price
Message Definition BankToCustomerAccountReportV02 49
Message Definition BankToCustomerStatementV02 149
Message Definition BankToCustomerDebitCreditNotificationV02 251

<PrtLctn>: PrintLocation
Message Definition CustomerCreditTransferInitiationV03 713

<Prtry>: Proprietary
949, 949, 953, 953, 954, 954, 955, 955, 996, 997, 1008, 1008
Message Definition BankToCustomerAccountReportV02 41, 41, 41, 42, 43, 43, 44, 44, 44, 45, 46, 46, 46, 46, 47, 47, 47, 48, 48, 49, 49, 49, 50, 50, 50
Message Definition BankToCustomerStatementV02 141, 141, 141, 142, 143, 143, 144, 144, 144, 144, 145, 146, 146, 146, 147, 147, 147, 148, 148, 149, 149, 149, 150, 150, 150
Message Definition BankToCustomerDebitCreditNotificationV02 244, 244, 245, 246, 246, 246, 247, 247, 248, 248, 248, 249, 249, 250, 250, 250, 251, 251, 251, 252, 252, 252, 252, 252
Message Definition FIToFIPaymentStatusReportV03 335, 336, 337, 337, 337, 337, 337, 338, 339
Message Definition FIToFICustomerDirectDebitV02 387, 387, 387, 387, 387, 388, 388, 388, 388, 390, 390, 391
Message Definition PaymentReturnV02 441, 441, 442, 443, 443, 444, 444, 444, 445, 446
Message Definition FIToFIPaymentReversalV02 511, 511, 512, 513, 513, 514, 514, 514, 514, 515, 515
Message Definition FIToFICustomerCreditTransferV02 571, 571, 572, 572, 572, 572, 572, 574, 574, 575
Message Definition FinancialInstitutionCreditTransferV02 649, 649, 649, 650, 650, 650, 652, 652
Message Definition CustomerCreditTransferInitiationV03 711, 711, 711, 711, 712, 712, 712, 713, 713, 714, 714, 715
Message Definition CustomerPaymentStatusReportV03 768, 769, 769, 770, 771, 771, 771, 771, 772, 772
Message Definition CustomerPaymentReversalV02 827, 827, 828, 828, 829, 829, 829, 829, 830, 831
Message Definition CustomerDirectDebitInitiationV02 881, 881, 881, 882, 882, 882, 883, 884, 884

<PrtryAmt>: ProprietaryAmount
978

<PrvcOfBirth>: ProvinceOfBirth
954, 1008

<PrvsInstgAgt>: PreviousInstructingAgent
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650, 651

<PrvsInstgAgtAcct>: PreviousInstructingAgentAccount
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition FinancialInstitutionCreditTransferV02 650, 651

<PrvtId>: PrivateIdentification
954, 1008

<PstCd>: PostCode
954, 955, 956, 997, 997, 1008, 1018

<PstlAdr>: PostalAddress
954, 955, 955, 996, 997, 1007

<Pty>: Party
Message Definition BankToCustomerAccountReportV02 44, 46, 47
Message Definition BankToCustomerStatementV02 144, 146, 147
Message Definition BankToCustomerDebitCreditNotificationV02 246, 248, 249
Message Definition FIToFIPaymentStatusReportV03 336
Message Definition FIToFICustomerDirectDebitV02 388
Message Definition PaymentReturnV02 443
Message Definition FIToFIPaymentReversalV02 512
Message Definition FIToFICustomerCreditTransferV02 573
Message Definition CustomerPaymentStatusReportV03 769

<Purp>: Purpose
Message Definition BankToCustomerAccountReportV02 47
Message Definition BankToCustomerStatementV02 147
Message Definition BankToCustomerDebitCreditNotificationV02 250
Message Definition FIToFICustomerDirectDebitV02 390
Message Definition FIToFICustomerCreditTransferV02 574
Message Definition CustomerCreditTransferInitiationV03 713
Message Definition CustomerDirectDebitInitiationV02 883

Q

<QtnDt>: QuotationDate
977, 977, 978, 978, 978

<Qty>: Quantity
Message Definition BankToCustomerAccountReportV02 49, 49
Message Definition BankToCustomerStatementV02 149, 149
Message Definition BankToCustomerDebitCreditNotificationV02 251, 252

R

<Rate>: Rate
1025
Message Definition BankToCustomerAccountReportV02 41, 44, 44, 44, 46, 46, 46
Message Definition BankToCustomerStatementV02 141, 144, 144, 144, 146, 146, 146
Message Definition BankToCustomerDebitCreditNotificationV02 244, 246, 247, 247, 248, 249, 249

<RateTp>: RateType
Message Definition CustomerCreditTransferInitiationV03 712

<Rcrd>: Record

1025

<RcvgAgt>: ReceivingAgent

 Message Definition BankToCustomerAccountReportV02 47
 Message Definition BankToCustomerStatementV02 147
 Message Definition BankToCustomerDebitCreditNotificationV02 249

<Ref>: Reference

 Message Definition BankToCustomerAccountReportV02 45, 48
 Message Definition BankToCustomerStatementV02 145, 148
 Message Definition BankToCustomerDebitCreditNotificationV02 248, 251
 Message Definition FIToFIPaymentStatusReportV03 339
 Message Definition FIToFICustomerDirectDebitV02 391
 Message Definition PaymentReturnV02 446
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<ReqdColltnDt>: RequestedCollectionDate

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<RjctTm>: RejectTime
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<RltdAgts>: RelatedAgents
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<RltdQties>: RelatedQuantities

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<SttlmTmIndctn>: SettlementTimeIndication
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<SttlmTmReq>: SettlementTimeRequest
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Revision	Date	Author	Description	Sections affected
1.0	30/03/2009	ISO 20022 RA	Initial version	All
1.1	16/09/2009	ISO 20022 RA	Rule correction	CustomerDirectDebitInitiationV 02 - Rule 6

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