ISO 20022


Payments Clearing and Settlement - Maintenance
2019 - 2020




# Message Definition Report - Part 2

## Approved by the Payments SEG on 09 January 2020

This document provides details of the Message Definitions for Payments Clearing and Settlement - Maintenance 2019 -
2020.




February 2020

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# 1       Message Set Overview

**Introduction**

This document describes the Payments Clearing and Settlement message set. It includes the new version of the MessageDefinitions that have been added as part of the maintenance cycle 2019/2020 (MCR #147) and approved by the Payments Standards Evaluation Group on 09 January 2020 as ISO 20022 MessageDefinitions.

## 1.1       List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

| MessageDefinition | Definition |
|---|---|
| pacs.002.001.11<br>FIToFIPaymentStatusReportV11 | The FIToFIPaymentStatusReport 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. |
| pacs.003.001.08<br>FIToFICustomerDirectDebitV08 | 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.<br><br>It is used to collect funds from a debtor account for a creditor. |
| pacs.004.001.10<br>PaymentReturnV10 | The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled. |
| pacs.007.001.10<br>FIToFIPaymentReversalV10 | 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. |
| pacs.008.001.09<br>FIToFICustomerCreditTransferV09 | 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. |
| pacs.009.001.09<br>FinancialInstitutionCreditTransferV09 | 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.<br><br>It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions. |
| pacs.010.001.04<br>FinancialInstitutionDirectDebitV04 | Scope:<br><br>The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to |

| MessageDefinition | Definition |
|---|---|
|  | one or more creditor(s), where both debtor and creditor are financial institutions.<br><br>Usage:<br><br>The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios. |
| pacs.028.001.04<br>FIToFIPaymentStatusRequestV04 | The FinancialInstitutionToFinancialInstitutionPaymentStatusRequest 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 request a FIToFIPaymentStatusReport message containing information on the status of a previously sent instruction. |

# 2 pacs.002.001.11 FIToFIPaymentStatusReportV11

## 2.1 MessageDefinition Functionality

Scope

The FIToFIPaymentStatusReport 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.

The FIToFIPaymentStatusReport may also be sent to the receiver of the payment in a real time payment scenario, as both sides of the transactions must be informed of the status of the transaction (for example either the beneficiary is credited, or the transaction is rejected).

Outline

The FIToFIPaymentStatusReportV11 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformationAndStatus

Original group information concerning the group of transactions, to which the status report message refers to.

C. TransactionInformationAndStatus

Information concerning the original transactions, to which the status report message refers.

D. SupplementaryData

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

## 2.2     Structure

| Or | MessageElement/BuildingBlock*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | *Message root <Document> <FIToFIPmtStsRpt>* | [1..1] | | C8, C9, C10, C11, C16, C17, C18, C25 | |
| | | | | | |
| | **GroupHeader** *<GrpHdr>* | [1..1] | ± | | 11 |
| | **OriginalGroupInformationAndStatus** *<OrgnlGrpInfAndSts>* | [0..*] | | C23, C15 | 11 |
| | **OriginalMessageIdentification** *<OrgnlMsgId>* | [1..1] | Text | | 12 |
| | **OriginalMessageNameIdentification** *<OrgnlMsgNmId>* | [1..1] | Text | | 12 |
| | **OriginalCreationDateTime** *<OrgnlCreDtTm>* | [0..1] | DateTime | | 13 |
| | **OriginalNumberOfTransactions** *<OrgnlNbOfTxs>* | [0..1] | Text | | 13 |
| | **OriginalControlSum** *<OrgnlCtrlSum>* | [0..1] | Quantity | | 13 |
| | **GroupStatus** *<GrpSts>* | [0..1] | CodeSet | | 13 |
| | **StatusReasonInformation** *<StsRsnInf>* | [0..*] | | C24 | 13 |
| | **Originator** *<Orgtr>* | [0..1] | ± | | 14 |
| | **Reason** *<Rsn>* | [0..1] | | | 14 |
| {Or | **Code** *<Cd>* | [1..1] | CodeSet | | 14 |
| Or} | **Proprietary** *<Prtry>* | [1..1] | Text | | 14 |
| | **AdditionalInformation** *<AddtlInf>* | [0..*] | Text | | 14 |
| | **NumberOfTransactionsPerStatus** *<NbOfTxsPerSts>* | [0..*] | ± | | 15 |
| | **TransactionInformationAndStatus** *<TxInfAndSts>* | [0..*] | ± | | 15 |
| | **SupplementaryData** *<SplmtryData>* | [0..*] | ± | C26 | 16 |

## 2.3     Constraints

C1    **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.

C2    **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

**C3    AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

**C4    AnyBIC**

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

**C5    BICFI**

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

**C6    Country**

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

**C7    CurrencyAmount**

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

Note: The decimal separator is a dot.

**C8    GroupStatusAcceptedRule**

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC (AcceptedTechnicalValidation), ACCP (AcceptedCustomerProfile), ACSP (AcceptedSettlementInProcess), ACSC (AcceptedSettlementCompleted) or ACWC (AcceptedWithChange), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).

```
On Condition
    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
 And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> PartialGroupStatus1Code
 And    /TransactionInformationAndStatus[1]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be different
from value 'Rejected'
```

*This constraint is defined at the MessageDefinition level.*

**C9    GroupStatusPendingRule**

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to PDNG (Pending), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).

```
On Condition
    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
 And    /OriginalGroupInformationAndStatus[*]/GroupStatus is equal to value
'Pending'
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be different
from value 'Rejected'
```

*This constraint is defined at the MessageDefinition level.*

**C10    GroupStatusReceivedRule**

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD (Received), then TransactionInformationAndStatus/TransactionStatus is not allowed.

```
On Condition
    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
 And    /OriginalGroupInformationAndStatus[*]/GroupStatus is equal to value
'Received'
 And    /TransactionInformationAndStatus[1] is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be absent
```

*This constraint is defined at the MessageDefinition level.*

### C11    GroupStatusRejectedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT (Rejected), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected).

```
On Condition
    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
 And    /OriginalGroupInformationAndStatus[*]/GroupStatus is equal to value
'Rejected'
 And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> PartialGroupStatus2Code
```

*This constraint is defined at the MessageDefinition level.*

### C12    IBAN

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

### C13    InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

### C14    InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

### C15    NumberOfTransactionPerStatusGuideline

OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART'.

### C16    OriginalGroupInformationAbsenceRule

If OriginalGroupInformationAndStatus is absent, then

TransactionInformationAndStatus[*]/OriginalGroupInformation must be present.

```
On Condition
    /OriginalGroupInformationAndStatus[*] is absent
Following Must be True
    /TransactionInformationAndStatus[*]/OriginalGroupInformation Must be
present
```

*This constraint is defined at the MessageDefinition level.*

### C17    OriginalGroupInformationMultiplePresenceRule

If OriginalGroupInformationAndStatus is present and multiple times (Occurrence > 1), then TransactionInformationAndStatus[*]/OriginalGroupInformation must be present.

```
On Condition
    /OriginalGroupInformationAndStatus[2] is present
```

```
Following Must be True
    /TransactionInformationAndStatus[*]/OriginalGroupInformation Must be
present
```

*This constraint is defined at the MessageDefinition level.*

**C18   OriginalGroupInformationSinglePresenceRule**

If OriginalGroupInformationAndStatus is present and only once, then
TransactionInformationAndStatus[*]/OriginalGroupInformation must be absent.

```
On Condition
    /OriginalGroupInformationAndStatus[1] is present
 And    /OriginalGroupInformationAndStatus[2] is absent
Following Must be True
    /TransactionInformationAndStatus[*]/OriginalGroupInformation Must be
absent
```

*This constraint is defined at the MessageDefinition level.*

**C19   SettlementMethodAgentRule**

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

**C20   SettlementMethodClearingRule**

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

**C21   SettlementMethodCoverAgentRule**

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

**C22   SettlementMethodCoverRule**

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

**C23   StatusReasonInformationRule**

If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/
AdditionalInformation must be absent.

**C24   StatusReasonRule**

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

**C25   SupplementaryDataRule**

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

*This constraint is defined at the MessageDefinition level.*

**C26   SupplementaryDataRule**

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

**C27   ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be
present.

**C28**    **ThirdReimbursementAgentRule**

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

# 2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 2.4.1 GroupHeader <GrpHdr>

*Presence:* [1..1]

*Definition:* Set of characteristics shared by all individual transactions included in the status report message.

**GroupHeader <GrpHdr>** contains the following elements (see "GroupHeader91" on page 154 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | MessageIdentification *<MsgId>* | [1..1] | Text | | 154 |
|    | CreationDateTime *<CreDtTm>* | [1..1] | DateTime | | 154 |
|    | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 155 |
|    | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 155 |

## 2.4.2 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

*Presence:* [0..*]

*Definition:* Original group information concerning the group of transactions, to which the status report message refers to.

*Impacted by:* C23 "StatusReasonInformationRule", C15 "NumberOfTransactionPerStatusGuideline"

**OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>** contains the following **OriginalGroupHeader17** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | **OriginalMessageIdentification** *<OrgnlMsgId>* | [1..1] | Text | | 12 |
| | **OriginalMessageNameIdentification** *<OrgnlMsgNmId>* | [1..1] | Text | | 12 |
| | **OriginalCreationDateTime** *<OrgnlCreDtTm>* | [0..1] | DateTime | | 13 |
| | **OriginalNumberOfTransactions** *<OrgnlNbOfTxs>* | [0..1] | Text | | 13 |
| | **OriginalControlSum** *<OrgnlCtrlSum>* | [0..1] | Quantity | | 13 |
| | **GroupStatus** *<GrpSts>* | [0..1] | CodeSet | | 13 |
| | **StatusReasonInformation** *<StsRsnInf>* | [0..*] | | C24 | 13 |
| | **Originator** *<Orgtr>* | [0..1] | ± | | 14 |
| | **Reason** *<Rsn>* | [0..1] | | | 14 |
| {Or | **Code** *<Cd>* | [1..1] | CodeSet | | 14 |
| Or} | **Proprietary** *<Prtry>* | [1..1] | Text | | 14 |
| | **AdditionalInformation** *<AddtlInf>* | [0..*] | Text | | 14 |
| | **NumberOfTransactionsPerStatus** *<NbOfTxsPerSts>* | [0..*] | ± | | 15 |

**Constraints**

- **NumberOfTransactionPerStatusGuideline**

  OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART'.

- **StatusReasonInformationRule**

  If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/ AdditionalInformation must be absent.

  ```
  On Condition
      /StatusReasonInformation[1] is present
   And    /StatusReasonInformation[*]/AdditionalInformation[*] is present
   And    /GroupStatus is present
  Following Must be True
      /GroupStatus Must be equal to value 'Pending'
   Or    /GroupStatus Must be equal to value 'Rejected'
  ```

## 2.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

## 2.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 2.4.2.3  OriginalCreationDateTime <OrgnlCreDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

### 2.4.2.4  OriginalNumberOfTransactions <OrgnlNbOfTxs>

*Presence:* [0..1]

*Definition:* Number of individual transactions contained in the original message.

*Datatype:* "Max15NumericText" on page 420

### 2.4.2.5  OriginalControlSum <OrgnlCtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 418

### 2.4.2.6  GroupStatus <GrpSts>

*Presence:* [0..1]

*Definition:* Specifies the status of a group of transactions.

*Datatype:* "ExternalPaymentGroupStatus1Code" on page 408

### 2.4.2.7  StatusReasonInformation <StsRsnInf>

*Presence:* [0..*]

*Definition:* Provides detailed information on the status reason.

*Impacted by:* C24 "StatusReasonRule"

**StatusReasonInformation <StsRsnInf>** contains the following **StatusReasonInformation12** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | **Originator** *<Orgtr>* | [0..1] | ± | | 14 |
| | **Reason** *<Rsn>* | [0..1] | | | 14 |
| {Or | **Code** *<Cd>* | [1..1] | CodeSet | | 14 |
| Or} | **Proprietary** *<Prtry>* | [1..1] | Text | | 14 |
| | **AdditionalInformation** *<Addtllnf>* | [0..*] | Text | | 14 |

**Constraints**

- **StatusReasonRule**

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

```
On Condition
    /Reason/Code is equal to value 'Narrative'
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

### 2.4.2.7.1 Originator <Orgtr>

*Presence:* [0..1]

*Definition:* Party that issues the status.

**Originator <Orgtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Name <Nm> | [0..1] | Text | | 181 |
|    | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
|    | Identification <Id> | [0..1] | ± | | 182 |
|    | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
|    | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 2.4.2.7.2 Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the status report.

**Reason <Rsn>** contains one of the following **StatusReason6Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| {Or | **Code** <Cd> | [1..1] | CodeSet | | 14 |
| Or} | **Proprietary** <Prtry> | [1..1] | Text | | 14 |

#### 2.4.2.7.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalStatusReason1Code" on page 410

#### 2.4.2.7.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Reason for the status, in a proprietary form.

*Datatype:* "Max35Text" on page 422

### 2.4.2.7.3 AdditionalInformation <AddtlInf>

*Presence:* [0..*]

*Definition:* Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

*Datatype:* "Max105Text" on page 420

### 2.4.2.8 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

*Presence:* [0..*]

*Definition:* Detailed information on the number of transactions for each identical transaction status.

**NumberOfTransactionsPerStatus <NbOfTxsPerSts>** contains the following elements (see "NumberOfTransactionsPerStatus5" on page 170 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|----------------------------|-------|------|-------------|------|
|    | DetailedNumberOfTransactions *<DtldNbOfTxs>* | [1..1] | Text | | 170 |
|    | DetailedStatus *<DtldSts>* | [1..1] | CodeSet | | 170 |
|    | DetailedControlSum *<DtldCtrlSum>* | [0..1] | Quantity | | 171 |

## 2.4.3      TransactionInformationAndStatus <TxInfAndSts>

*Presence:* [0..*]

*Definition:* Information concerning the original transactions, to which the status report message refers.

**TransactionInformationAndStatus <TxInfAndSts>** contains the following elements (see "PaymentTransaction123" on page 203 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | StatusIdentification <StsId> | [0..1] | Text | | 204 |
| | OriginalGroupInformation <OrgnlGrpInf> | [0..1] | ± | | 204 |
| | OriginalInstructionIdentification <OrgnlInstrId> | [0..1] | Text | | 205 |
| | OriginalEndToEndIdentification <OrgnlEndToEndId> | [0..1] | Text | | 205 |
| | OriginalTransactionIdentification <OrgnlTxId> | [0..1] | Text | | 205 |
| | OriginalUETR <OrgnlUETR> | [0..1] | IdentifierSet | | 205 |
| | TransactionStatus <TxSts> | [0..1] | CodeSet | | 205 |
| | StatusReasonInformation <StsRsnInf> | [0..*] | | C24 | 205 |
| | Originator <Orgtr> | [0..1] | ± | | 206 |
| | Reason <Rsn> | [0..1] | | | 206 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 207 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 207 |
| | AdditionalInformation <AddtlInf> | [0..*] | Text | | 207 |
| | ChargesInformation <ChrgsInf> | [0..*] | ± | | 207 |
| | AcceptanceDateTime <AccptncDtTm> | [0..1] | DateTime | | 207 |
| | EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt> | [0..1] | ± | | 208 |
| | AccountServicerReference <AcctSvcrRef> | [0..1] | Text | | 208 |
| | ClearingSystemReference <ClrSysRef> | [0..1] | Text | | 208 |
| | InstructingAgent <InstgAgt> | [0..1] | ± | | 208 |
| | InstructedAgent <InstdAgt> | [0..1] | ± | | 208 |
| | OriginalTransactionReference <OrgnlTxRef> | [0..1] | ± | | 209 |
| | SupplementaryData <SplmtryData> | [0..*] | ± | C28 | 210 |

## 2.4.4      SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C26 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
|    | PlaceAndName <PlcAndNm>  | [0..1] | Text | | 178 |
|    | Envelope <Envlp>         | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

# 3    pacs.003.001.08 FIToFICustomerDirectDebitV08

## 3.1    MessageDefinition Functionality

Scope

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

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

Usage

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

The FIToFICustomerDirectDebit message does not allow for grouping.

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

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

Outline

The FIToFICustomerDirectDebitV08 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. DirectDebitTransactionInformation

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

C. SupplementaryData

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

# 3.2    Structure

| Or | MessageElement/BuildingBlock<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|------------------------------------------|-------|------|-------------|------|
| | *Message root <Document> <FIToFICstmrDrctDbt>* | [1..1] | | C12, C14, C18, C24, C27, C30, C31, C33 | |
| | | | | | |
| | **GroupHeader** *<GrpHdr>* | [1..1] | ± | C29 | 24 |
| | **DirectDebitTransactionInformation** *<DrctDbtTxInf>* | [1..*] | | C8, C15, C16, C17, C19, C20, C21, C22, C23, C7, C34, C35 | 25 |
| | **PaymentIdentification** *<PmtId>* | [1..1] | ± | C32 | 28 |
| | **PaymentTypeInformation** *<PmtTpInf>* | [0..1] | ± | | 29 |
| | **InterbankSettlementAmount** *<IntrBkSttlmAmt>* | [1..1] | Amount | C1, C10 | 30 |
| | **InterbankSettlementDate** *<IntrBkSttlmDt>* | [0..1] | Date | | 30 |
| | **SettlementPriority** *<SttlmPrty>* | [0..1] | CodeSet | | 30 |
| | **SettlementTimeIndication** *<SttlmTmIndctn>* | [0..1] | | | 30 |
| | **DebitDateTime** *<DbtDtTm>* | [0..1] | DateTime | | 31 |
| | **CreditDateTime** *<CdtDtTm>* | [0..1] | DateTime | | 31 |
| | **InstructedAmount** *<InstdAmt>* | [0..1] | Amount | C2, C11 | 31 |
| | **ExchangeRate** *<XchgRate>* | [0..1] | Rate | | 31 |
| | **ChargeBearer** *<ChrgBr>* | [1..1] | CodeSet | | 32 |
| | **ChargesInformation** *<ChrgsInf>* | [0..*] | ± | | 32 |
| | **RequestedCollectionDate** *<ReqdColltnDt>* | [0..1] | Date | | 32 |
| | **DirectDebitTransaction** *<DrctDbtTx>* | [0..1] | ± | | 33 |
| | **Creditor** *<Cdtr>* | [1..1] | ± | | 33 |
| | **CreditorAccount** *<CdtrAcct>* | [0..1] | ± | | 33 |
| | **CreditorAgent** *<CdtrAgt>* | [1..1] | ± | | 34 |
| | **CreditorAgentAccount** *<CdtrAgtAcct>* | [0..1] | ± | | 34 |
| | **UltimateCreditor** *<UltmtCdtr>* | [0..1] | ± | | 34 |

| Or | MessageElement/BuildingBlock<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | **InitiatingParty** <*InitgPty*> | [0..1] | ± | | 34 |
| | **InstructingAgent** <*InstgAgt*> | [0..1] | ± | | 35 |
| | **InstructedAgent** <*InstdAgt*> | [0..1] | ± | | 35 |
| | **IntermediaryAgent1** <*IntrmyAgt1*> | [0..1] | ± | | 35 |
| | **IntermediaryAgent1Account** <*IntrmyAgt1Acct*> | [0..1] | ± | | 36 |
| | **IntermediaryAgent2** <*IntrmyAgt2*> | [0..1] | ± | | 36 |
| | **IntermediaryAgent2Account** <*IntrmyAgt2Acct*> | [0..1] | ± | | 36 |
| | **IntermediaryAgent3** <*IntrmyAgt3*> | [0..1] | ± | | 37 |
| | **IntermediaryAgent3Account** <*IntrmyAgt3Acct*> | [0..1] | ± | | 37 |
| | **Debtor** <*Dbtr*> | [1..1] | ± | | 37 |
| | **DebtorAccount** <*DbtrAcct*> | [1..1] | ± | | 38 |
| | **DebtorAgent** <*DbtrAgt*> | [1..1] | ± | | 38 |
| | **DebtorAgentAccount** <*DbtrAgtAcct*> | [0..1] | ± | | 38 |
| | **UltimateDebtor** <*UltmtDbtr*> | [0..1] | ± | | 39 |
| | **Purpose** <*Purp*> | [0..1] | ± | | 39 |
| | **RegulatoryReporting** <*RgltryRptg*> | [0..10] | ± | | 39 |
| | **RelatedRemittanceInformation** <*RltdRmtInf*> | [0..10] | ± | | 40 |
| | **RemittanceInformation** <*RmtInf*> | [0..1] | ± | | 40 |
| | **SupplementaryData** <*SplmtryData*> | [0..*] | ± | C28 | 41 |
| | **SupplementaryData** <*SplmtryData*> | [0..*] | ± | C28 | 41 |

# 3.3     Constraints

**C1    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.

**C2    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.

**C3    AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

**C4**  **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

**C5**  **AnyBIC**

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

**C6**  **BICFI**

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

**C7**  **ChargesAmountGuideline**

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

**C8**  **ChargesInformationAndInstructedAmountRule**

If ChargesInformation is present, then InstructedAmount must be present.

**C9**  **Country**

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

**C10**  **CurrencyAmount**

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

Note: The decimal separator is a dot.

**C11**  **CurrencyAmount**

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

Note: The decimal separator is a dot.

**C12**  **GroupHeaderInterbankSettlementDateRule**

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

```
On Condition
    /GroupHeader/InterbankSettlementDate is present
Following Must be True
    /DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be
absent
```

*This constraint is defined at the MessageDefinition level.*

**C13**  **IBAN**

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

**C14**  **InstructedAgentRule**

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

```
On Condition
    /GroupHeader/InstructedAgent is present
Following Must be True
    /DirectDebitTransactionInformation[*]/InstructedAgent Must be absent
```

*This constraint is defined at the MessageDefinition level.*

### C15    InstructedAmountAndExchangeRate1Rule

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

### C16    InstructedAmountAndExchangeRate2Rule

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

### C17    InstructedAmountAndExchangeRate3Rule

If InstructedAmount is not present, then ExchangeRate is not allowed.

### C18    InstructingAgentRule

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

```
On Condition
    /GroupHeader/InstructingAgent is present
Following Must be True
    /DirectDebitTransactionInformation[*]/InstructingAgent Must be absent
```

*This constraint is defined at the MessageDefinition level.*

### C19    IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

### C20    IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

### C21    IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

### C22    IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

### C23    IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

### C24    PaymentTypeInformationRule

If GroupHeader/PaymentTypeInformation is present, then DirectDebitTransactionInformation/ PaymentTypeInformation is not allowed.

```
On Condition
    /GroupHeader/PaymentTypeInformation is present
Following Must be True
    /DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be
absent
```

*This constraint is defined at the MessageDefinition level.*

### C25    SettlementMethodAgentRule

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

**C26 SettlementMethodClearingRule**

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

**C27 SupplementaryDataRule**

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

*This constraint is defined at the MessageDefinition level.*

**C28 SupplementaryDataRule**

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

**C29 TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

**C30 TotalInterbankSettlementAmountAndSumRule**

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

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum
of /DirectDebitTransactionInformation/InterbankSettlementAmount'
```

*This constraint is defined at the MessageDefinition level.*

**C31 TotalInterbankSettlementAmountRule**

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /DirectDebitTransactionInformation[*]/InterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalInterbankSettlementAmount/attribute::Currency
```

*This constraint is defined at the MessageDefinition level.*

**C32 TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

**C33 TransactionInterbankSettlementDateRule**

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

```
On Condition
    /GroupHeader/InterbankSettlementDate is absent
Following Must be True
    /DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be
present
```

*This constraint is defined at the MessageDefinition level.*

### C34   UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

### C35   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

# 3.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 3.4.1   GroupHeader <GrpHdr>

*Presence:* [1..1]

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

*Impacted by:* C29 "TotalInterbankSettlementAmountAndDateRule"

**GroupHeader <GrpHdr>** contains the following elements (see "GroupHeader94" on page 143 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | MessageIdentification <MsgId> | [1..1] | Text | | 143 |
| | CreationDateTime <CreDtTm> | [1..1] | DateTime | | 143 |
| | Authorisation <Authstn> | [0..2] | ± | | 144 |
| | BatchBooking <BtchBookg> | [0..1] | Indicator | | 144 |
| | NumberOfTransactions <NbOfTxs> | [1..1] | Text | | 144 |
| | ControlSum <CtrlSum> | [0..1] | Quantity | | 144 |
| | TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt> | [0..1] | Amount | C1, C10 | 144 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 145 |
| | SettlementInformation <SttlmInf> | [1..1] | ± | C25, C26 | 145 |
| | PaymentTypeInformation <PmtTpInf> | [0..1] | ± | | 146 |
| | InstructingAgent <InstgAgt> | [0..1] | ± | | 146 |
| | InstructedAgent <InstdAgt> | [0..1] | ± | | 147 |

**Constraints**

- **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

```
On Condition
    /TotalInterbankSettlementAmount is present
```

```
Following Must be True
      /InterbankSettlementDate Must be present
```

## 3.4.2      DirectDebitTransactionInformation <DrctDbtTxInf>

*Presence:* [1..*]

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

*Impacted by:* C8 "ChargesInformationAndInstructedAmountRule", C15 "InstructedAmountAndExchangeRate1Rule", C16 "InstructedAmountAndExchangeRate2Rule", C17 "InstructedAmountAndExchangeRate3Rule", C19 "IntermediaryAgent1AccountRule", C20 "IntermediaryAgent2AccountRule", C21 "IntermediaryAgent2Rule", C22 "IntermediaryAgent3AccountRule", C23 "IntermediaryAgent3Rule", C7 "ChargesAmountGuideline", C34 "UltimateCreditorGuideline", C35 "UltimateDebtorGuideline"

**DirectDebitTransactionInformation <DrctDbtTxInf>** contains the following
**DirectDebitTransactionInformation24** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | **PaymentIdentification** <*PmtId*> | [1..1] | ± | C32 | 28 |
| | **PaymentTypeInformation** <*PmtTpInf*> | [0..1] | ± | | 29 |
| | **InterbankSettlementAmount** <*IntrBkSttlmAmt*> | [1..1] | Amount | C1, C10 | 30 |
| | **InterbankSettlementDate** <*IntrBkSttlmDt*> | [0..1] | Date | | 30 |
| | **SettlementPriority** <*SttlmPrty*> | [0..1] | CodeSet | | 30 |
| | **SettlementTimeIndication** <*SttlmTmIndctn*> | [0..1] | | | 30 |
| | **DebitDateTime** <*DbtDtTm*> | [0..1] | DateTime | | 31 |
| | **CreditDateTime** <*CdtDtTm*> | [0..1] | DateTime | | 31 |
| | **InstructedAmount** <*InstdAmt*> | [0..1] | Amount | C2, C11 | 31 |
| | **ExchangeRate** <*XchgRate*> | [0..1] | Rate | | 31 |
| | **ChargeBearer** <*ChrgBr*> | [1..1] | CodeSet | | 32 |
| | **ChargesInformation** <*ChrgsInf*> | [0..*] | ± | | 32 |
| | **RequestedCollectionDate** <*ReqdColltnDt*> | [0..1] | Date | | 32 |
| | **DirectDebitTransaction** <*DrctDbtTx*> | [0..1] | ± | | 33 |
| | **Creditor** <*Cdtr*> | [1..1] | ± | | 33 |
| | **CreditorAccount** <*CdtrAcct*> | [0..1] | ± | | 33 |
| | **CreditorAgent** <*CdtrAgt*> | [1..1] | ± | | 34 |
| | **CreditorAgentAccount** <*CdtrAgtAcct*> | [0..1] | ± | | 34 |
| | **UltimateCreditor** <*UltmtCdtr*> | [0..1] | ± | | 34 |
| | **InitiatingParty** <*InitgPty*> | [0..1] | ± | | 34 |
| | **InstructingAgent** <*InstgAgt*> | [0..1] | ± | | 35 |
| | **InstructedAgent** <*InstdAgt*> | [0..1] | ± | | 35 |
| | **IntermediaryAgent1** <*IntrmyAgt1*> | [0..1] | ± | | 35 |
| | **IntermediaryAgent1Account** <*IntrmyAgt1Acct*> | [0..1] | ± | | 36 |
| | **IntermediaryAgent2** <*IntrmyAgt2*> | [0..1] | ± | | 36 |
| | **IntermediaryAgent2Account** <*IntrmyAgt2Acct*> | [0..1] | ± | | 36 |
| | **IntermediaryAgent3** <*IntrmyAgt3*> | [0..1] | ± | | 37 |
| | **IntermediaryAgent3Account** <*IntrmyAgt3Acct*> | [0..1] | ± | | 37 |
| | **Debtor** <*Dbtr*> | [1..1] | ± | | 37 |
| | **DebtorAccount** <*DbtrAcct*> | [1..1] | ± | | 38 |

| Or | MessageElement *\<XML Tag\>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | **DebtorAgent** *\<DbtrAgt\>* | [1..1] | ± | | 38 |
| | **DebtorAgentAccount** *\<DbtrAgtAcct\>* | [0..1] | ± | | 38 |
| | **UltimateDebtor** *\<UltmtDbtr\>* | [0..1] | ± | | 39 |
| | **Purpose** *\<Purp\>* | [0..1] | ± | | 39 |
| | **RegulatoryReporting** *\<RgltryRptg\>* | [0..10] | ± | | 39 |
| | **RelatedRemittanceInformation** *\<RltdRmtInf\>* | [0..10] | ± | | 40 |
| | **RemittanceInformation** *\<RmtInf\>* | [0..1] | ± | | 40 |
| | **SupplementaryData** *\<SplmtryData\>* | [0..*] | ± | C28 | 41 |

**Constraints**

- **ChargesAmountGuideline**

  If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

- **ChargesInformationAndInstructedAmountRule**

  If ChargesInformation is present, then InstructedAmount must be present.

  ```
  On Condition
      /ChargesInformation[*]/Amount is present
  Following Must be True
      /InstructedAmount Must be present
  ```

- **InstructedAmountAndExchangeRate1Rule**

  If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

  ```
  On Condition
      /InstructedAmount is present
   And    /InstructedAmount/attribute::Currency is different from /
  InterbankSettlementAmount/attribute::Currency
  Following Must be True
      /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.

  ```
  On Condition
      /InstructedAmount is present
   And    /InstructedAmount/attribute::Currency is equal to /
  InterbankSettlementAmount/attribute::Currency
  Following Must be True
      /ExchangeRate Must be absent
  ```

- **InstructedAmountAndExchangeRate3Rule**

  If InstructedAmount is not present, then ExchangeRate is not allowed.

  ```
  On Condition
      /InstructedAmount is absent
  Following Must be True
      /ExchangeRate Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

### 3.4.2.1 PaymentIdentification <PmtId>

*Presence:* [1..1]

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

*Impacted by:* C32 "TransactionIdentificationPresenceRule"

**PaymentIdentification <PmtId>** contains the following elements (see "PaymentIdentification7" on page 137 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InstructionIdentification <InstrId> | [0..1] | Text | | 138 |
| | EndToEndIdentification <EndToEndId> | [1..1] | Text | | 138 |
| | TransactionIdentification <TxId> | [0..1] | Text | | 138 |
| | UETR <UETR> | [0..1] | IdentifierSet | | 138 |
| | ClearingSystemReference <ClrSysRef> | [0..1] | Text | | 139 |

**Constraints**

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

```
Following Must be True
     /TransactionIdentification Must be present
 Or     /UETR Must be present
```

## 3.4.2.2 PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

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

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation27" on page 328 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InstructionPriority <InstrPrty> | [0..1] | CodeSet | | 329 |
| | ClearingChannel <ClrChanl> | [0..1] | CodeSet | | 329 |
| | ServiceLevel <SvcLvl> | [0..*] | | | 330 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 330 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 330 |
| | LocalInstrument <LclInstrm> | [0..1] | | | 330 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 330 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 330 |
| | SequenceType <SeqTp> | [0..1] | CodeSet | | 331 |
| | CategoryPurpose <CtgyPurp> | [0..1] | | | 331 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 331 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 331 |

### 3.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 3.4.2.4 InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 3.4.2.5 SettlementPriority <SttlmPrty>

*Presence:* [0..1]

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

*Datatype:* "Priority3Code" on page 412

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

### 3.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

*Presence:* [0..1]

*Definition:* Provides information on the occurred settlement time(s) of the payment transaction.

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | **DebitDateTime** *<DbtDtTm>* | [0..1] | DateTime | | 31 |
| | **CreditDateTime** *<CdtDtTm>* | [0..1] | DateTime | | 31 |

### 3.4.2.6.1 DebitDateTime <DbtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

### 3.4.2.6.2 CreditDateTime <CdtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

## 3.4.2.7 InstructedAmount <InstdAmt>

*Presence:* [0..1]

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

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

## 3.4.2.8 ExchangeRate <XchgRate>

*Presence:* [0..1]

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

*Datatype:* "BaseOneRate" on page 418

### 3.4.2.9 ChargeBearer <ChrgBr>

*Presence:* [1..1]

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

*Datatype:* "ChargeBearerType1Code" on page 402

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

### 3.4.2.10 ChargesInformation <ChrgsInf>

*Presence:* [0..*]

*Definition:* Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.

**ChargesInformation <ChrgsInf>** contains the following elements (see "Charges7" on page 113 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 113 |
| | Agent <Agt> | [1..1] | ± | | 113 |

### 3.4.2.11 RequestedCollectionDate <ReqdColltnDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 415

### 3.4.2.12 DirectDebitTransaction <DrctDbtTx>

*Presence:* [0..1]

*Definition:* Provides information specific to the direct debit mandate.

**DirectDebitTransaction <DrctDbtTx>** contains the following elements (see "DirectDebitTransaction10" on page 122 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | MandateRelatedInformation <MndtRltdInf> | [0..1] | ± | C3, C4 | 122 |
| | CreditorSchemeIdentification <CdtrSchmeId> | [0..1] | ± | | 123 |
| | PreNotificationIdentification <PreNtfctnId> | [0..1] | Text | | 123 |
| | PreNotificationDate <PreNtfctnDt> | [0..1] | Date | | 123 |

### 3.4.2.13 Creditor <Cdtr>

*Presence:* [1..1]

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

**Creditor <Cdtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 3.4.2.14 CreditorAccount <CdtrAcct>

*Presence:* [0..1]

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 3.4.2.15 CreditorAgent <CdtrAgt>

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see
"BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± |  | 133 |
|  | BranchIdentification <*BrnchId*> | [0..1] | ± |  | 134 |

### 3.4.2.16 CreditorAgentAccount <CdtrAgtAcct>

*Presence:* [0..1]

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

**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount38" on
page 108 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | Identification <*Id*> | [1..1] | ± |  | 108 |
|  | Type <*Tp*> | [0..1] | ± |  | 109 |
|  | Currency <*Ccy*> | [0..1] | CodeSet | C2 | 109 |
|  | Name <*Nm*> | [0..1] | Text |  | 109 |
|  | Proxy <*Prxy*> | [0..1] | ± |  | 110 |

### 3.4.2.17 UltimateCreditor <UltmtCdtr>

*Presence:* [0..1]

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

**UltimateCreditor <UltmtCdtr>** contains the following elements (see "PartyIdentification135" on
page 181 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | Name <*Nm*> | [0..1] | Text |  | 181 |
|  | PostalAddress <*PstlAdr*> | [0..1] | ± |  | 181 |
|  | Identification <*Id*> | [0..1] | ± |  | 182 |
|  | CountryOfResidence <*CtryOfRes*> | [0..1] | CodeSet | C9 | 182 |
|  | ContactDetails <*CtctDtls*> | [0..1] | ± |  | 183 |

### 3.4.2.18 InitiatingParty <InitgPty>

*Presence:* [0..1]

*Definition:* Party that initiates the payment.

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

**InitiatingParty <InitgPty>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name *<Nm>* | [0..1] | Text | | 181 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
| | Identification *<Id>* | [0..1] | ± | | 182 |
| | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 3.4.2.19  InstructingAgent <InstgAgt>

*Presence:* [0..1]

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

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 3.4.2.20  InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 3.4.2.21  IntermediaryAgent1 <IntrmyAgt1>

*Presence:* [0..1]

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

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

**IntermediaryAgent1 <IntrmyAgt1>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
|    | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 3.4.2.22 IntermediaryAgent1Account <IntrmyAgt1Acct>

*Presence:* [0..1]

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

**IntermediaryAgent1Account <IntrmyAgt1Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Identification *<Id>* | [1..1] | ± | | 108 |
|    | Type *<Tp>* | [0..1] | ± | | 109 |
|    | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
|    | Name *<Nm>* | [0..1] | Text | | 109 |
|    | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 3.4.2.23 IntermediaryAgent2 <IntrmyAgt2>

*Presence:* [0..1]

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

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

**IntermediaryAgent2 <IntrmyAgt2>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
|    | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 3.4.2.24 IntermediaryAgent2Account <IntrmyAgt2Acct>

*Presence:* [0..1]

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

**IntermediaryAgent2Account <IntrmyAgt2Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 3.4.2.25 IntermediaryAgent3 <IntrmyAgt3>

*Presence:* [0..1]

*Definition:* Agent between the debtor agent and creditor agent.

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

**IntermediaryAgent3 <IntrmyAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 3.4.2.26 IntermediaryAgent3Account <IntrmyAgt3Acct>

*Presence:* [0..1]

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

**IntermediaryAgent3Account <IntrmyAgt3Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 3.4.2.27 Debtor <Dbtr>

*Presence:* [1..1]

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

**Debtor <Dbtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 3.4.2.28 DebtorAccount <DbtrAcct>

*Presence:* [1..1]

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 3.4.2.29 DebtorAgent <DbtrAgt>

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 3.4.2.30 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 3.4.2.31 UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

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

**UltimateDebtor <UltmtDbtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 3.4.2.32 Purpose <Purp>

*Presence:* [0..1]

*Definition:* Underlying reason for the payment transaction.

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

**Purpose <Purp>** contains one of the following elements (see "Purpose2Choice" on page 142 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <Cd> | [1..1] | CodeSet | | 142 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 142 |

### 3.4.2.33 RegulatoryReporting <RgltryRptg>

*Presence:* [0..10]

*Definition:* Information needed due to regulatory and statutory requirements.

**RegulatoryReporting <RgltryRptg>** contains the following elements (see "RegulatoryReporting3" on page 343 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | DebitCreditReportingIndicator *<DbtCdtRptgInd>* | [0..1] | CodeSet | | 344 |
| | Authority *<Authrty>* | [0..1] | | | 344 |
| | Name *<Nm>* | [0..1] | Text | | 344 |
| | Country *<Ctry>* | [0..1] | CodeSet | C9 | 344 |
| | Details *<Dtls>* | [0..*] | | | 344 |
| | Type *<Tp>* | [0..1] | Text | | 345 |
| | Date *<Dt>* | [0..1] | Date | | 345 |
| | Country *<Ctry>* | [0..1] | CodeSet | C9 | 345 |
| | Code *<Cd>* | [0..1] | Text | | 345 |
| | Amount *<Amt>* | [0..1] | Amount | C2, C11 | 345 |
| | Information *<Inf>* | [0..*] | Text | | 346 |

### 3.4.2.34 RelatedRemittanceInformation <RltdRmtInf>

*Presence:* [0..10]

*Definition:* Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

**RelatedRemittanceInformation <RltdRmtInf>** contains the following elements (see "RemittanceLocation7" on page 371 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | RemittanceIdentification *<RmtId>* | [0..1] | Text | | 371 |
| | RemittanceLocationDetails *<RmtLctnDtls>* | [0..*] | ± | | 371 |

### 3.4.2.35 RemittanceInformation <RmtInf>

*Presence:* [0..1]

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

**RemittanceInformation <RmtInf>** contains the following elements (see "RemittanceInformation16" on page 372 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Unstructured *<Ustrd>* | [0..*] | Text | | 372 |
| | Structured *<Strd>* | [0..*] | ± | | 372 |

### 3.4.2.36 SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C28 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PlaceAndName *<PlcAndNm>* | [0..1] | Text | | 178 |
| | Envelope *<Envlp>* | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

## 3.4.3          SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C28 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PlaceAndName *<PlcAndNm>* | [0..1] | Text | | 178 |
| | Envelope *<Envlp>* | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

# 4    pacs.004.001.10 PaymentReturnV10

## 4.1    MessageDefinition Functionality

Scope

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

Usage

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

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

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

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

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

Outline

The PaymentReturnV10 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. TransactionInformation

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

D. SupplementaryData

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

# 4.2 Structure

| Or | MessageElement/BuildingBlock*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | *Message root <Document> <PmtRtr>* | [1..1] | | C12, C14, C15, C16, C17, C19, C21, C31, C32, C49, C54, C55, C56 | |
| | **GroupHeader** *<GrpHdr>* | [1..1] | ± | C8, C53, C13 | 49 |
| | **OriginalGroupInformation** *<OrgnlGrpInf>* | [0..1] | | | 51 |
| | **OriginalMessageIdentification** *<OrgnlMsgId>* | [1..1] | Text | | 51 |
| | **OriginalMessageNameIdentification** *<OrgnlMsgNmId>* | [1..1] | Text | | 51 |
| | **OriginalCreationDateTime** *<OrgnlCreDtTm>* | [0..1] | DateTime | | 51 |
| | **ReturnReasonInformation** *<RtrRsnInf>* | [0..*] | ± | C44 | 51 |
| | **TransactionInformation** *<TxInf>* | [0..*] | ± | C7, C42, C43 | 52 |
| | **SupplementaryData** *<SplmtryData>* | [0..*] | ± | C50 | 55 |

# 4.3 Constraints

**C1    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.

**C2    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.

**C3    AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

**C4    AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

**C5**  **AnyBIC**

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

**C6**  **BICFI**

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

**C7**  **ChargesInformationAndReturnedInstructedAmountRule**

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

**C8**  **ControlSumAndGroupReturnRule**

If GroupReturn is true, then ControlSum is not allowed.

**C9**  **Country**

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

**C10**  **CurrencyAmount**

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

Note: The decimal separator is a dot.

**C11**  **CurrencyAmount**

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

Note: The decimal separator is a dot.

**C12**  **GroupHeaderInterbankSettlementDateRule**

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

```
On Condition
    /GroupHeader/InterbankSettlementDate is present
Following Must be True
    /TransactionInformation[*]/InterbankSettlementDate Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C13**  **GroupReturnAndNumberOfTransactionsGuideline**

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

**C14**  **GroupReturnAndNumberOfTransactionsRule**

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

```
On Condition
    /GroupHeader/GroupReturn is present
 And    /GroupHeader/GroupReturn is equal to value 'false'
Following Must be True
    /GroupHeader/NumberOfTransactions Must be equal to value 'Number
Occurrences TransactionInformation'
```

*This constraint is defined at the MessageDefinition level.*

**C15   GroupReturnAndReturnReasonRule**

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

```
On Condition
    /GroupHeader/GroupReturn is present
 And    /GroupHeader/GroupReturn is equal to value 'true'
 And    /OriginalGroupInformation/ReturnReasonInformation[*]/
AdditionalInformation[1] is present
Following Must be True
    /OriginalGroupInformation/ReturnReasonInformation[*]/Reason Must be
present
```

*This constraint is defined at the MessageDefinition level.*

**C16   GroupReturnAndTransactionInformationNotPresentRule**

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

```
On Condition
    /GroupHeader/GroupReturn is present
 And    /GroupHeader/GroupReturn is equal to value 'true'
Following Must be True
    /TransactionInformation[*] Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C17   GroupReturnAndTransactionInformationPresentRule**

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

```
On Condition
    /GroupHeader/GroupReturn is present
 And    /GroupHeader/GroupReturn is equal to value 'false'
Following Must be True
    /TransactionInformation[1] Must be present
```

*This constraint is defined at the MessageDefinition level.*

**C18   IBAN**

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

**C19   InstructedAgentRule**

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

```
On Condition
    /GroupHeader/InstructedAgent is present
Following Must be True
    /TransactionInformation[*]/InstructedAgent Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C20   InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent
must be present.

**C21   InstructingAgentRule**

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

```
On Condition
    /GroupHeader/InstructingAgent is present
Following Must be True
    /TransactionInformation[*]/InstructingAgent Must be absent
```

*This constraint is defined at the MessageDefinition level.*

### C22   InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

### C23   IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

### C24   IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

### C25   IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

### C26   IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

### C27   IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

### C28   IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

### C29   IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

### C30   IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

### C31   NoCoverSettlementMethodRule

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

```
On Condition
    /GroupHeader/SettlementInformation is present
 And    /GroupHeader/SettlementInformation/SettlementMethod is equal to value
'CoverMethod'
Following Must be True
    substring(/OriginalGroupInformation/OriginalMessageNameIdentification,
1,8) Must be different from value 'pacs.003'
```

*This constraint is defined at the MessageDefinition level.*

### C32   OriginalGroupInformationRule

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed.

```
On Condition
    /OriginalGroupInformation is present
Following Must be True
    /TransactionInformation[*]/OriginalGroupInformation Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C33**    **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

**C34**    **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

**C35**    **PreviousInstructingAgent1Guideline**

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

**C36**    **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

**C37**    **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

**C38**    **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

**C39**    **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

**C40**    **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

**C41**    **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

**C42**    **ReturnedInstructedAmountAndExchangeRate1Rule**

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

**C43**    **ReturnedInstructedAmountAndExchangeRate2Rule**

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

**C44**    **ReturnReasonRule**

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

**C45**    **SettlementMethodAgentRule**

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

**C46 SettlementMethodClearingRule**

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

**C47 SettlementMethodCoverAgentRule**

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

**C48 SettlementMethodCoverRule**

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

**C49 SupplementaryDataRule**

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

*This constraint is defined at the MessageDefinition level.*

**C50 SupplementaryDataRule**

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

**C51 ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

**C52 ThirdReimbursementAgentRule**

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

**C53 TotalInterbankSettlementAmountAndDateRule**

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

**C54 TotalReturnedInterbankSettlementAmountAndSumRule**

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

```
On Condition
    /GroupHeader/TotalReturnedInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalReturnedInterbankSettlementAmount Must be equal to
value 'sum of TransactionInformation/ReturnedInterbankSttlementAmount'
```

*This constraint is defined at the MessageDefinition level.*

**C55 TotalReturnedInterbankSettlementAmountRule**

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

```
On Condition
    /GroupHeader/TotalReturnedInterbankSettlementAmount is present
 And    /TransactionInformation[1] is present
 And    /TransactionInformation[*]/ReturnedInterbankSettlementAmount is
present
```

```
Following Must be True
    /TransactionInformation[*]/ReturnedInterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalReturnedInterbankSettlementAmount/attribute::Currency
```

*This constraint is defined at the MessageDefinition level.*

**C56**   **TransactionInterbankSettlementDateRule**

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

```
On Condition
    /GroupHeader/InterbankSettlementDate is absent
Following Must be True
    /TransactionInformation[*]/InterbankSettlementDate Must be present
```

*This constraint is defined at the MessageDefinition level.*

**C57**   **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

**C58**   **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

**C59**   **UnderlyingCustomerCreditTransferRule**

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

# 4.4    Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 4.4.1        GroupHeader <GrpHdr>

*Presence:* [1..1]

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

*Impacted by:* C8 "ControlSumAndGroupReturnRule", C53 "TotalInterbankSettlementAmountAndDateRule", C13 "GroupReturnAndNumberOfTransactionsGuideline"

**GroupHeader <GrpHdr>** contains the following elements (see <u>"GroupHeader90" on page 155</u> for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | MessageIdentification *<MsgId>* | [1..1] | Text | | 156 |
| | CreationDateTime *<CreDtTm>* | [1..1] | DateTime | | 157 |
| | Authorisation *<Authstn>* | [0..2] | ± | | 157 |
| | BatchBooking *<BtchBookg>* | [0..1] | Indicator | | 157 |
| | NumberOfTransactions *<NbOfTxs>* | [1..1] | Text | | 157 |
| | ControlSum *<CtrlSum>* | [0..1] | Quantity | | 158 |
| | GroupReturn *<GrpRtr>* | [0..1] | Indicator | | 158 |
| | TotalReturnedInterbankSettlementAmount *<TtlRtrdIntrBkSttlmAmt>* | [0..1] | Amount | C1, C10 | 158 |
| | InterbankSettlementDate *<IntrBkSttlmDt>* | [0..1] | Date | | 158 |
| | SettlementInformation *<SttlmInf>* | [1..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 158 |
| | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 160 |
| | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 161 |

**Constraints**

- **ControlSumAndGroupReturnRule**

    If GroupReturn is true, then ControlSum is not allowed.

    ```
    On Condition
        /GroupReturn is present
     And    /GroupReturn is equal to value 'true'
    Following Must be True
        /ControlSum Must be absent
    ```

- **GroupReturnAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

    If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

    ```
    On Condition
        /TotalReturnedInterbankSettlementAmount is present
    Following Must be True
        /InterbankSettlementDate Must be present
    ```

# 4.4.2      OriginalGroupInformation <OrgnlGrpInf>

*Presence:* [0..1]

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

**OriginalGroupInformation <OrgnlGrpInf>** contains the following **OriginalGroupHeader18** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | **OriginalMessageIdentification** <*OrgnlMsgId*> | [1..1] | Text | | 51 |
| | **OriginalMessageNameIdentification** <*OrgnlMsgNmId*> | [1..1] | Text | | 51 |
| | **OriginalCreationDateTime** <*OrgnlCreDtTm*> | [0..1] | DateTime | | 51 |
| | **ReturnReasonInformation** <*RtrRsnInf*> | [0..*] | ± | C44 | 51 |

## 4.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

## 4.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

## 4.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

## 4.4.2.4 ReturnReasonInformation <RtrRsnInf>

*Presence:* [0..*]

*Definition:* Provides detailed information on the return reason.

*Impacted by:* C44 "ReturnReasonRule"

**ReturnReasonInformation <RtrRsnInf>** contains the following elements (see "PaymentReturnReason6" on page 382 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Originator <Orgtr> | [0..1] | ± | | 382 |
| | Reason <Rsn> | [0..1] | | | 382 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 383 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 383 |
| | AdditionalInformation <AddtlInf> | [0..*] | Text | | 383 |

**Constraints**

- **ReturnReasonRule**

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

```
On Condition
     /Reason/Code is present
 And    /Reason/Code is equal to value 'NARR'
 And    /Reason is present
Following Must be True
     /AdditionalInformation[1] Must be present
```

# 4.4.3     TransactionInformation <TxInf>

*Presence:* [0..*]

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

*Impacted by:* C7 "ChargesInformationAndReturnedInstructedAmountRule", C42 "ReturnedInstructedAmountAndExchangeRate1Rule", C43 "ReturnedInstructedAmountAndExchangeRate2Rule"

**TransactionInformation <TxInf>** contains the following elements (see <u>"PaymentTransaction118" on page 237</u> for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | ReturnIdentification *<RtrId>* | [0..1] | Text | | 240 |
| | OriginalGroupInformation *<OrgnlGrpInf>* | [0..1] | ± | | 240 |
| | OriginalInstructionIdentification *<OrgnlInstrId>* | [0..1] | Text | | 240 |
| | OriginalEndToEndIdentification *<OrgnlEndToEndId>* | [0..1] | Text | | 240 |
| | OriginalTransactionIdentification *<OrgnlTxId>* | [0..1] | Text | | 241 |
| | OriginalUETR *<OrgnlUETR>* | [0..1] | IdentifierSet | | 241 |
| | OriginalClearingSystemReference *<OrgnlClrSysRef>* | [0..1] | Text | | 241 |
| | OriginalInterbankSettlementAmount *<OrgnlIntrBkSttlmAmt>* | [0..1] | Amount | C2, C11 | 241 |
| | OriginalInterbankSettlementDate *<OrgnlIntrBkSttlmDt>* | [0..1] | Date | | 241 |
| | ReturnedInterbankSettlementAmount *<RtrdIntrBkSttlmAmt>* | [1..1] | Amount | C1, C10 | 242 |
| | InterbankSettlementDate *<IntrBkSttlmDt>* | [0..1] | Date | | 242 |
| | SettlementPriority *<SttlmPrty>* | [0..1] | CodeSet | | 242 |
| | SettlementTimeIndication *<SttlmTmIndctn>* | [0..1] | | | 243 |
| | DebitDateTime *<DbtDtTm>* | [0..1] | DateTime | | 243 |
| | CreditDateTime *<CdtDtTm>* | [0..1] | DateTime | | 243 |
| | ReturnedInstructedAmount *<RtrdInstdAmt>* | [0..1] | Amount | C2, C11 | 243 |
| | ExchangeRate *<XchgRate>* | [0..1] | Rate | | 244 |
| | CompensationAmount *<CompstnAmt>* | [0..1] | Amount | C2, C11 | 244 |
| | ChargeBearer *<ChrgBr>* | [0..1] | CodeSet | | 244 |
| | ChargesInformation *<ChrgsInf>* | [0..*] | ± | | 245 |
| | ClearingSystemReference *<ClrSysRef>* | [0..1] | Text | | 245 |
| | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 245 |
| | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 245 |
| | ReturnChain *<RtrChain>* | [0..1] | | C23, C25, C28, C33, C36, C39 | 246 |
| | UltimateDebtor *<UltmtDbtr>* | [0..1] | ± | | 248 |
| | Debtor *<Dbtr>* | [1..1] | ± | | 248 |
| | DebtorAccount *<DbtrAcct>* | [0..1] | ± | | 249 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InitiatingParty <InitgPty> | [0..1] | ± | | 249 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 249 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | ± | | 250 |
| | PreviousInstructingAgent1 <PrvsInstgAgt1> | [0..1] | ± | | 250 |
| | PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> | [0..1] | ± | | 250 |
| | PreviousInstructingAgent2 <PrvsInstgAgt2> | [0..1] | ± | | 251 |
| | PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> | [0..1] | ± | | 251 |
| | PreviousInstructingAgent3 <PrvsInstgAgt3> | [0..1] | ± | | 251 |
| | PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> | [0..1] | ± | | 252 |
| | IntermediaryAgent1 <IntrmyAgt1> | [0..1] | ± | | 252 |
| | IntermediaryAgent1Account <IntrmyAgt1Acct> | [0..1] | ± | | 252 |
| | IntermediaryAgent2 <IntrmyAgt2> | [0..1] | ± | | 253 |
| | IntermediaryAgent2Account <IntrmyAgt2Acct> | [0..1] | ± | | 253 |
| | IntermediaryAgent3 <IntrmyAgt3> | [0..1] | ± | | 253 |
| | IntermediaryAgent3Account <IntrmyAgt3Acct> | [0..1] | ± | | 254 |
| | CreditorAgent <CdtrAgt> | [0..1] | ± | | 254 |
| | CreditorAgentAccount <CdtrAgtAcct> | [0..1] | ± | | 254 |
| | Creditor <Cdtr> | [1..1] | ± | | 255 |
| | CreditorAccount <CdtrAcct> | [0..1] | ± | | 255 |
| | UltimateCreditor <UltmtCdtr> | [0..1] | ± | | 255 |
| | ReturnReasonInformation <RtrRsnInf> | [0..*] | ± | C44 | 256 |
| | OriginalTransactionReference <OrgnlTxRef> | [0..1] | ± | C59 | 256 |
| | SupplementaryData <SplmtryData> | [0..*] | ± | C28 | 258 |

**Constraints**

- **ChargesInformationAndReturnedInstructedAmountRule**

  If ChargesInformation is present, then ReturnedInstructedAmount must be present.

  ```
  On Condition
      /ChargesInformation[1] is present
   And    /ChargesInformation[1]/Amount is present
  Following Must be True
      /ReturnedInstructedAmount Must be present
  ```

- **ReturnedInstructedAmountAndExchangeRate1Rule**

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

```
On Condition
    /ReturnedInstructedAmount is present
 And    /ReturnedInstructedAmount/attribute::Currency is different from /
ReturnedInterbankSettlementAmount/attribute::Currency
Following Must be True
    /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.

```
On Condition
    /ReturnedInstructedAmount is present
 And    /ReturnedInstructedAmount/attribute::Currency is equal to /
ReturnedInterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be absent
```

# 4.4.4    SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C50 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on
page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PlaceAndName *<PlcAndNm>* | [0..1] | Text | | 178 |
| | Envelope *<Envlp>* | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

# 5       pacs.007.001.10 FIToFIPaymentReversalV10

## 5.1     MessageDefinition 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 payment message that has been settled. The result will be a credit on the debtor account (when the reversed payment was a direct debit) or a debit on the creditor account (when the reversed payment was a credit transfer).

The FIToFIPaymentReversal message may or may not be the follow-up of a payment message.

The FIToFIPaymentReversal message refers to the original payment 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 FIToFIPaymentReversalV10 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. TransactionInformation

Information concerning the original transactions, to which the reversal message refers.

D. SupplementaryData

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

# 5.2    Structure

| Or | MessageElement/BuildingBlock<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | *Message root <Document> <FIToFIPmtRvsl>* | [1..1] | | C12, C14, C15, C16, C17, C19, C21, C23, C24, C31, C36, C37, C38 | |
| | **GroupHeader** <*GrpHdr*> | [1..1] | ± | C8, C35, C13 | 62 |
| | **OriginalGroupInformation** <*OrgnlGrpInf*> | [0..1] | | | 63 |
| | **OriginalMessageIdentification** <*OrgnlMsgId*> | [1..1] | Text | | 63 |
| | **OriginalMessageNameIdentification** <*OrgnlMsgNmId*> | [1..1] | Text | | 63 |
| | **OriginalCreationDateTime** <*OrgnlCreDtTm*> | [0..1] | DateTime | | 63 |
| | **ReversalReasonInformation** <*RvslRsnInf*> | [0..*] | ± | | 64 |
| | **TransactionInformation** <*TxInf*> | [0..*] | ± | C7, C25, C26 | 64 |
| | **SupplementaryData** <*SplmtryData*> | [0..*] | ± | C32 | 66 |

# 5.3    Constraints

**C1    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.

**C2    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.

**C3    AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

**C4    AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

**C5    AnyBIC**

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

**C6    BICFI**

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

**C7    ChargesInformationAndReversedInstructedAmountRule**

If ChargesInformation is present, then ReversedInstructedAmount must be present.

**C8    ControlSumAndGroupReversalRule**

If GroupReversal is true, then ControlSum is not allowed.

**C9    Country**

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

**C10   CurrencyAmount**

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

Note: The decimal separator is a dot.

**C11   CurrencyAmount**

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

Note: The decimal separator is a dot.

**C12   GroupHeaderInterbankSettlementDateRule**

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

```
On Condition
    /GroupHeader/InterbankSettlementDate is present
Following Must be True
    /TransactionInformation[*]/InterbankSettlementDate Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C13   GroupReversalAndNumberOfTransactionsGuideline**

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

**C14   GroupReversalAndNumberOfTransactionsRule**

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

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'false'
Following Must be True
    /GroupHeader/NumberOfTransactions Must be equal to value 'Number
Occurrences TransactionInformation'
```

*This constraint is defined at the MessageDefinition level.*

**C15   GroupReversalAndReasonRule**

If GroupHeader/GroupReversal is true, then OriginalGroupInformation/
ReversalReasonInformation/Reason must present.

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'true'
Following Must be True
    /OriginalGroupInformation/ReversalReasonInformation[1] Must be present
 And    /OriginalGroupInformation/ReversalReasonInformation[*]/Reason Must be
present
```

*This constraint is defined at the MessageDefinition level.*

**C16   GroupReversalAndTransactionInformationNotPresentRule**

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

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'true'
Following Must be True
    /TransactionInformation[*] Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C17   GroupReversalAndTransactionInformationPresentRule**

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

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'false'
Following Must be True
    /TransactionInformation[1] Must be present
```

*This constraint is defined at the MessageDefinition level.*

**C18   IBAN**

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

**C19   InstructedAgentRule**

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

```
On Condition
    /GroupHeader/InstructedAgent is present
Following Must be True
    /TransactionInformation[*]/InstructedAgent Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C20   InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent
must be present.

**C21   InstructingAgentRule**

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

```
On Condition
    /GroupHeader/InstructingAgent is present
```

```
Following Must be True
    /TransactionInformation[*]/InstructingAgent Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C22    InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

**C23    NoCoverSettlementMethodRule**

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

```
On Condition
    /GroupHeader/SettlementInformation is present
 And    /GroupHeader/SettlementInformation/SettlementMethod is equal to value
'CoverMethod'
Following Must be True
    substring(/OriginalGroupInformation/OriginalMessageNameIdentification,
1,8) Must be different from value 'pacs.003'
```

*This constraint is defined at the MessageDefinition level.*

**C24    OriginalGroupInformationRule**

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed.

```
On Condition
    /OriginalGroupInformation is present
Following Must be True
    /TransactionInformation[*]/OriginalGroupInformation Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C25    ReversedInstructedAmountAndExchangeRate1Rule**

If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

**C26    ReversedInstructedAmountAndExchangeRate2Rule**

If ReversedInstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

**C27    SettlementMethodAgentRule**

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

**C28    SettlementMethodClearingRule**

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

**C29    SettlementMethodCoverAgentRule**

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

**C30    SettlementMethodCoverRule**

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

**C31    SupplementaryDataRule**

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

*This constraint is defined at the MessageDefinition level.*

**C32    SupplementaryDataRule**

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

**C33    ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

**C34    ThirdReimbursementAgentRule**

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

**C35    TotalInterbankSettlementAmountAndDateRule**

If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

**C36    TotalReversedInterbankSettlementAmountAndSumRule**

GroupHeader/TotalReversedInterbankSettlementAmount must equal the sum of all individual TransactionInformation/ReversedInterbankSettlementAmount when present.

```
On Condition
    /GroupHeader/TotalReversedInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalReversedInterbankSettlementAmount Must be equal to
value 'sum of TransactionInformation/ReversedInterbankSttlementAmount'
```

*This constraint is defined at the MessageDefinition level.*

**C37    TotalReversedInterbankSettlementAmountRule**

If GroupHeader/TotalReversedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReversedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReversedInterbankSettlementAmount.

```
On Condition
    /GroupHeader/TotalReversedInterbankSettlementAmount is present
 And    /TransactionInformation[1] is present
 And    /TransactionInformation[*]/ReversedInterbankSettlementAmount is
present
Following Must be True
    /TransactionInformation[*]/ReversedInterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalReversedInterbankSettlementAmount/attribute::Currency
```

*This constraint is defined at the MessageDefinition level.*

**C38    TransactionInterbankSettlementDateRule**

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

```
On Condition
    /GroupHeader/InterbankSettlementDate is absent
```

```
Following Must be True
     /TransactionInformation[*]/InterbankSettlementDate Must be present
```

*This constraint is defined at the MessageDefinition level.*

# 5.4      Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 5.4.1        GroupHeader <GrpHdr>

*Presence:* [1..1]

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

*Impacted by:* C8 "ControlSumAndGroupReversalRule", C35 "TotalInterbankSettlementAmountAndDateRule", C13 "GroupReversalAndNumberOfTransactionsGuideline"

**GroupHeader <GrpHdr>** contains the following elements (see "GroupHeader89" on page 161 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | MessageIdentification *<MsgId>* | [1..1] | Text | | 162 |
| | CreationDateTime *<CreDtTm>* | [1..1] | DateTime | | 163 |
| | Authorisation *<Authstn>* | [0..2] | ± | | 163 |
| | BatchBooking *<BtchBookg>* | [0..1] | Indicator | | 163 |
| | NumberOfTransactions *<NbOfTxs>* | [1..1] | Text | | 163 |
| | ControlSum *<CtrlSum>* | [0..1] | Quantity | | 164 |
| | GroupReversal *<GrpRvsl>* | [0..1] | Indicator | | 164 |
| | TotalReversedInterbankSettlementAmount *<TtlRvsdIntrBkSttlmAmt>* | [0..1] | Amount | C1, C10 | 164 |
| | InterbankSettlementDate *<IntrBkSttlmDt>* | [0..1] | Date | | 164 |
| | SettlementInformation *<SttlmInf>* | [1..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 164 |
| | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 166 |
| | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 167 |

**Constraints**

- **ControlSumAndGroupReversalRule**

    If GroupReversal is true, then ControlSum is not allowed.

```
On Condition
    /GroupReversal is present
 And    /GroupReversal is equal to value 'true'
Following Must be True
    /ControlSum Must be absent
```

- **GroupReversalAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

```
On Condition
    /TotalReversedInterbankSettlementAmount is present
Following Must be True
    /InterbankSettlementDate Must be present
```

# 5.4.2      OriginalGroupInformation <OrgnlGrpInf>

*Presence:* [0..1]

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

**OriginalGroupInformation <OrgnlGrpInf>** contains the following **OriginalGroupHeader16** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | **OriginalMessageIdentification** <*OrgnlMsgId*> | [1..1] | Text | | 63 |
|    | **OriginalMessageNameIdentification** <*OrgnlMsgNmId*> | [1..1] | Text | | 63 |
|    | **OriginalCreationDateTime** <*OrgnlCreDtTm*> | [0..1] | DateTime | | 63 |
|    | **ReversalReasonInformation** <*RvslRsnInf*> | [0..*] | ± | | 64 |

## 5.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

## 5.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

## 5.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

#### 5.4.2.4 ReversalReasonInformation <RvslRsnInf>

*Presence:* [0..*]

*Definition:* Provides detailed information on the reversal reason.

**ReversalReasonInformation <RvslRsnInf>** contains the following elements (see "PaymentReversalReason9" on page 383 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|----------------------------|-------|------|-------------|------|
|  | Originator *<Orgtr>* | [0..1] | ± |  | 383 |
|  | Reason *<Rsn>* | [0..1] |  |  | 384 |
| {Or | Code *<Cd>* | [1..1] | CodeSet |  | 384 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text |  | 384 |
|  | AdditionalInformation *<AddtlInf>* | [0..*] | Text |  | 384 |

# 5.4.3        TransactionInformation <TxInf>

*Presence:* [0..*]

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

*Impacted by:* C7 "ChargesInformationAndReversedInstructedAmountRule", C25 "ReversedInstructedAmountAndExchangeRate1Rule", C26 "ReversedInstructedAmountAndExchangeRate2Rule"

**TransactionInformation <TxInf>** contains the following elements (see "PaymentTransaction119" on page 227 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | ReversalIdentification <RvslId> | [0..1] | Text | | 229 |
| | OriginalGroupInformation <OrgnlGrpInf> | [0..1] | ± | | 229 |
| | OriginalInstructionIdentification <OrgnlInstrId> | [0..1] | Text | | 229 |
| | OriginalEndToEndIdentification <OrgnlEndToEndId> | [0..1] | Text | | 230 |
| | OriginalTransactionIdentification <OrgnlTxId> | [0..1] | Text | | 230 |
| | OriginalUETR <OrgnlUETR> | [0..1] | IdentifierSet | | 230 |
| | OriginalClearingSystemReference <OrgnlClrSysRef> | [0..1] | Text | | 230 |
| | OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt> | [0..1] | Amount | C2, C11 | 230 |
| | ReversedInterbankSettlementAmount <RvsdIntrBkSttlmAmt> | [1..1] | Amount | C1, C10 | 231 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 231 |
| | SettlementPriority <SttlmPrty> | [0..1] | CodeSet | | 231 |
| | SettlementTimeIndication <SttlmTmIndctn> | [0..1] | | | 232 |
| | DebitDateTime <DbtDtTm> | [0..1] | DateTime | | 232 |
| | CreditDateTime <CdtDtTm> | [0..1] | DateTime | | 232 |
| | ReversedInstructedAmount <RvsdInstdAmt> | [0..1] | Amount | C2, C11 | 232 |
| | ExchangeRate <XchgRate> | [0..1] | Rate | | 233 |
| | CompensationAmount <CompstnAmt> | [0..1] | Amount | C2, C11 | 233 |
| | ChargeBearer <ChrgBr> | [0..1] | CodeSet | | 233 |
| | ChargesInformation <ChrgsInf> | [0..*] | ± | | 234 |
| | InstructingAgent <InstgAgt> | [0..1] | ± | | 234 |
| | InstructedAgent <InstdAgt> | [0..1] | ± | | 234 |
| | ReversalReasonInformation <RvslRsnInf> | [0..*] | ± | | 235 |
| | OriginalTransactionReference <OrgnlTxRef> | [0..1] | ± | | 235 |
| | SupplementaryData <SplmtryData> | [0..*] | ± | C28 | 236 |

**Constraints**

- **ChargesInformationAndReversedInstructedAmountRule**

  If ChargesInformation is present, then ReversedInstructedAmount must be present.

  ```
  On Condition
       /ChargesInformation[1] is present
   And    /ChargesInformation[1]/Amount is present
  ```

```
Following Must be True
    /ReversedInstructedAmount Must be present
```

- **ReversedInstructedAmountAndExchangeRate1Rule**

  If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

```
On Condition
    /ReversedInstructedAmount is present
 And    /ReversedInstructedAmount/attribute::Currency is different from /
ReversedInterbankSettlementAmount/attribute::Currency
Following Must be True
    /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.

```
On Condition
    /ReversedInstructedAmount is present
 And    /ReversedInstructedAmount/attribute::Currency is equal to /
ReversedInterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be absent
```

# 5.4.4        SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C32 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PlaceAndName *<PlcAndNm>* | [0..1] | Text | | 178 |
| | Envelope *<Envlp>* | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

# 6      pacs.008.001.09 FIToFICustomerCreditTransferV09

## 6.1      MessageDefinition 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 FIToFICustomerCreditTransferV09 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

   Set of elements providing information specific to the individual credit transfer(s).

C. SupplementaryData

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

# 6.2 Structure

| Or | MessageElement/BuildingBlock*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | *Message root <Document> <FIToFICstmrCdtTrf>* | [1..1] | | C12, C14, C19, C27, C28, C39, C44, C45, C47 | |
| | **GroupHeader** *<GrpHdr>* | [1..1] | ± | C43 | 73 |
| | **CreditTransferTransactionInformation** *<CdtTrfTxInf>* | [1..*] | ± | C5, C7, C15, C16, C17, C21, C22, C23, C24, C25, C26, C29, C31, C32, C33, C34, C6, C8, C30, C48, C49 | 74 |
| | **SupplementaryData** *<SplmtryData>* | [0..*] | ± | C40 | 79 |

# 6.3 Constraints

**C1 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.

**C2 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.

**C3 AnyBIC**

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

**C4    BICFI**

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

**C5    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.

**C6    ChargesAmountGuideline**

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

**C7    ChargesInformationAndInstructedAmountRule**

If ChargesInformation is present, then InstructedAmount must be present.

**C8    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.

**C9    Country**

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

**C10    CurrencyAmount**

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

Note: The decimal separator is a dot.

**C11    CurrencyAmount**

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

Note: The decimal separator is a dot.

**C12    GroupHeaderInterbankSettlementDateRule**

If GroupHeader/InterbankSettlementDate is present, then CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

```
On Condition
    /GroupHeader/InterbankSettlementDate is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be
absent
```

*This constraint is defined at the MessageDefinition level.*

**C13    IBAN**

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

**C14**    **InstructedAgentRule**

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

```
On Condition
    /GroupHeader/InstructedAgent is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InstructedAgent Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C15**    **InstructedAmountAndExchangeRate1Rule**

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

**C16**    **InstructedAmountAndExchangeRate2Rule**

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

**C17**    **InstructedAmountAndExchangeRate3Rule**

If InstructedAmount is not present, then ExchangeRate is not allowed.

**C18**    **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

**C19**    **InstructingAgentRule**

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

```
On Condition
    /GroupHeader/InstructingAgent is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InstructingAgent Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C20**    **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

**C21**    **InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed.

**C22**    **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

**C23**    **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

**C24**    **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

**C25**    **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

**C26**    **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

**C27**    **NumberOfTransactionsAndCreditTransfersRule**

GroupHeader/NumberOfTransactions must equal the number of occurrences of CreditTransferTransactionInformation.

```
Following Must be True
    /GroupHeader/NumberOfTransactions Must be equal to value 'number of
occurrences of CreditTransferTransactionInformation'
```

*This constraint is defined at the MessageDefinition level.*

**C28**    **PaymentTypeInformationRule**

If GroupHeader/PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

```
On Condition
    /GroupHeader/PaymentTypeInformation is present
Following Must be True
    /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be
absent
```

*This constraint is defined at the MessageDefinition level.*

**C29**    **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

**C30**    **PreviousInstructingAgent1Guideline**

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

**C31**    **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

**C32**    **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

**C33**    **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

**C34**    **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

**C35**    **SettlementMethodAgentRule**

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

**C36**    **SettlementMethodClearingRule**

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

**C37**    **SettlementMethodCoverAgentRule**

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

**C38**    **SettlementMethodCoverRule**

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

**C39**    **SupplementaryDataRule**

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

*This constraint is defined at the MessageDefinition level.*

**C40**    **SupplementaryDataRule**

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

**C41**    **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

**C42**    **ThirdReimbursementAgentRule**

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

**C43**    **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

**C44**    **TotalInterbankSettlementAmountAndSumRule**

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum
of /CreditTransferTransactionInformation/InterbankSettlementAmount'
```

*This constraint is defined at the MessageDefinition level.*

**C45**    **TotalInterbankSettlementAmountRule**

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalInterbankSettlementAmount/attribute::Currency
```

*This constraint is defined at the MessageDefinition level.*

**C46** **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

**C47** **TransactionInterbankSettlementDateRule**

If GroupHeader/InterbankSettlementDate is not present, then
CreditTransferTransactionInformation/InterbankSettlementDate must be present.

```
On Condition
    /GroupHeader/InterbankSettlementDate is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be
present
```

*This constraint is defined at the MessageDefinition level.*

**C48** **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

**C49** **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

# 6.4     Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 6.4.1        GroupHeader <GrpHdr>

*Presence:* [1..1]

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

*Impacted by:* C43 "TotalInterbankSettlementAmountAndDateRule"

**GroupHeader <GrpHdr>** contains the following elements (see "GroupHeader93" on page 147 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | MessageIdentification *<MsgId>* | [1..1] | Text | | 148 |
| | CreationDateTime *<CreDtTm>* | [1..1] | DateTime | | 148 |
| | BatchBooking *<BtchBookg>* | [0..1] | Indicator | | 148 |
| | NumberOfTransactions *<NbOfTxs>* | [1..1] | Text | | 148 |
| | ControlSum *<CtrlSum>* | [0..1] | Quantity | | 148 |
| | TotalInterbankSettlementAmount *<TtlIntrBkSttlmAmt>* | [0..1] | Amount | C1, C10 | 148 |
| | InterbankSettlementDate *<IntrBkSttlmDt>* | [0..1] | Date | | 149 |
| | SettlementInformation *<SttlmInf>* | [1..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 149 |
| | PaymentTypeInformation *<PmtTpInf>* | [0..1] | ± | | 151 |
| | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 152 |
| | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 152 |

**Constraints**

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

  ```
  On Condition
      /TotalInterbankSettlementAmount is present
  Following Must be True
      /InterbankSettlementDate Must be present
  ```

# 6.4.2    CreditTransferTransactionInformation <CdtTrfTxInf>

*Presence:* [1..*]

*Definition:* Set of elements providing information specific to the individual credit transfer(s).

*Impacted by:* C5 "ChargeBearerAndChargesInformationRule", C7 "ChargesInformationAndInstructedAmountRule", C15 "InstructedAmountAndExchangeRate1Rule", C16 "InstructedAmountAndExchangeRate2Rule", C17 "InstructedAmountAndExchangeRate3Rule", C21 "InstructionForCreditorAgentRule", C22 "IntermediaryAgent1AccountRule", C23 "IntermediaryAgent2AccountRule", C24 "IntermediaryAgent2Rule", C25 "IntermediaryAgent3AccountRule", C26 "IntermediaryAgent3Rule", C29 "PreviousInstructingAgent1AccountRule", C31 "PreviousInstructingAgent2AccountRule", C32 "PreviousInstructingAgent2Rule", C33 "PreviousInstructingAgent3AccountRule", C34 "PreviousInstructingAgent3Rule", C6 "ChargesAmountGuideline", C8 "ChargesInformationGuideline", C30 "PreviousInstructingAgent1Guideline", C48 "UltimateCreditorGuideline", C49 "UltimateDebtorGuideline"

**CreditTransferTransactionInformation <CdtTrfTxInf>** contains the following elements (see "CreditTransferTransaction43" on page 306 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PaymentIdentification <PmtId> | [1..1] | ± | C20 | 311 |
| | PaymentTypeInformation <PmtTpInf> | [0..1] | ± | | 311 |
| | InterbankSettlementAmount <IntrBkSttlmAmt> | [1..1] | Amount | C1, C10 | 312 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 312 |
| | SettlementPriority <SttlmPrty> | [0..1] | CodeSet | | 313 |
| | SettlementTimeIndication <SttlmTmIndctn> | [0..1] | | | 313 |
| | DebitDateTime <DbtDtTm> | [0..1] | DateTime | | 313 |
| | CreditDateTime <CdtDtTm> | [0..1] | DateTime | | 313 |
| | SettlementTimeRequest <SttlmTmReq> | [0..1] | ± | | 313 |
| | AcceptanceDateTime <AccptncDtTm> | [0..1] | DateTime | | 314 |
| | PoolingAdjustmentDate <PoolgAdjstmntDt> | [0..1] | Date | | 314 |
| | InstructedAmount <InstdAmt> | [0..1] | Amount | C2, C11 | 314 |
| | ExchangeRate <XchgRate> | [0..1] | Rate | | 315 |
| | ChargeBearer <ChrgBr> | [1..1] | CodeSet | | 315 |
| | ChargesInformation <ChrgsInf> | [0..*] | ± | | 315 |
| | MandateRelatedInformation <MndtRltdInf> | [0..1] | ± | | 315 |
| | PreviousInstructingAgent1 <PrvsInstgAgt1> | [0..1] | ± | | 316 |
| | PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> | [0..1] | ± | | 316 |
| | PreviousInstructingAgent2 <PrvsInstgAgt2> | [0..1] | ± | | 317 |
| | PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> | [0..1] | ± | | 317 |
| | PreviousInstructingAgent3 <PrvsInstgAgt3> | [0..1] | ± | | 317 |
| | PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> | [0..1] | ± | | 318 |
| | InstructingAgent <InstgAgt> | [0..1] | ± | | 318 |
| | InstructedAgent <InstdAgt> | [0..1] | ± | | 318 |
| | IntermediaryAgent1 <IntrmyAgt1> | [0..1] | ± | | 319 |
| | IntermediaryAgent1Account <IntrmyAgt1Acct> | [0..1] | ± | | 319 |
| | IntermediaryAgent2 <IntrmyAgt2> | [0..1] | ± | | 319 |
| | IntermediaryAgent2Account <IntrmyAgt2Acct> | [0..1] | ± | | 320 |
| | IntermediaryAgent3 <IntrmyAgt3> | [0..1] | ± | | 320 |
| | IntermediaryAgent3Account <IntrmyAgt3Acct> | [0..1] | ± | | 320 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | UltimateDebtor <UltmtDbtr> | [0..1] | ± | | 321 |
| | InitiatingParty <InitgPty> | [0..1] | ± | | 321 |
| | Debtor <Dbtr> | [1..1] | ± | | 322 |
| | DebtorAccount <DbtrAcct> | [0..1] | ± | | 322 |
| | DebtorAgent <DbtrAgt> | [1..1] | ± | | 322 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | ± | | 322 |
| | CreditorAgent <CdtrAgt> | [1..1] | ± | | 323 |
| | CreditorAgentAccount <CdtrAgtAcct> | [0..1] | ± | | 323 |
| | Creditor <Cdtr> | [1..1] | ± | | 323 |
| | CreditorAccount <CdtrAcct> | [0..1] | ± | | 324 |
| | UltimateCreditor <UltmtCdtr> | [0..1] | ± | | 324 |
| | InstructionForCreditorAgent <InstrForCdtrAgt> | [0..*] | ± | | 324 |
| | InstructionForNextAgent <InstrForNxtAgt> | [0..*] | | | 325 |
| | Code <Cd> | [0..1] | CodeSet | | 325 |
| | InstructionInformation <InstrInf> | [0..1] | Text | | 325 |
| | Purpose <Purp> | [0..1] | ± | | 326 |
| | RegulatoryReporting <RgltryRptg> | [0..10] | ± | | 326 |
| | Tax <Tax> | [0..1] | ± | | 326 |
| | RelatedRemittanceInformation <RltdRmtInf> | [0..10] | ± | | 327 |
| | RemittanceInformation <RmtInf> | [0..1] | ± | | 327 |
| | SupplementaryData <SplmtryData> | [0..*] | ± | C28 | 327 |

**Constraints**

- **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.

  ```
  On Condition
      /ChargeBearer is equal to value 'BorneByCreditor'
  Following Must be True
      /ChargesInformation[1] Must be present
  ```

- **ChargesAmountGuideline**

  If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

- **ChargesInformationAndInstructedAmountRule**

  If ChargesInformation is present, then InstructedAmount must be present.

```
On Condition
    /ChargesInformation[1] is present
 And    /ChargesInformation[*]/Amount is present
Following Must be True
    /InstructedAmount Must be present
```

- **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.

- **InstructedAmountAndExchangeRate1Rule**

  If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

```
On Condition
    /InstructedAmount is present
 And    /InstructedAmount/attribute::Currency is different from /
InterbankSettlementAmount/attribute::Currency
Following Must be True
    /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.

```
On Condition
    /InstructedAmount is present
 And    /InstructedAmount/attribute::Currency is equal to /
InterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be absent
```

- **InstructedAmountAndExchangeRate3Rule**

  If InstructedAmount is not present, then ExchangeRate is not allowed.

```
On Condition
    /InstructedAmount is absent
Following Must be True
    /ExchangeRate Must be absent
```

- **InstructionForCreditorAgentRule**

  If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed.

```
On Condition
    /InstructionForCreditorAgent[*]/Code is equal to value 'PayCreditorByCheque'
Following Must be True
    /CreditorAccount Must be absent
```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

```
On Condition
    /IntermediaryAgent1 is absent
```

```
Following Must be True
    /IntermediaryAgent1Account Must be absent
```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent2 is absent
Following Must be True
    /IntermediaryAgent2Account Must be absent
```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

```
On Condition
    /IntermediaryAgent2 is present
Following Must be True
    /IntermediaryAgent1 Must be present
```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
    /IntermediaryAgent3 is absent
Following Must be True
    /IntermediaryAgent3Account Must be absent
```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent3 is present
Following Must be True
    /IntermediaryAgent2 Must be present
```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

```
On Condition
    /PreviousInstructingAgent1 is absent
Following Must be True
    /PreviousInstructingAgent1Account Must be absent
```

- **PreviousInstructingAgent1Guideline**

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

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
    /PreviousInstructingAgent2 is absent
Following Must be True
    /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
    /PreviousInstructingAgent2 is present
Following Must be True
    /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

# 6.4.3      SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C40 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | PlaceAndName *<PlcAndNm>* | [0..1] | Text | | 178 |
| | Envelope *<Envlp>* | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

# 7      pacs.009.001.09 FinancialInstitutionCreditTransferV09

## 7.1      MessageDefinition 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 FinancialInstitutionCreditTransferV09 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer(s).

C. SupplementaryData

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

# 7.2 Structure

| Or | MessageElement/BuildingBlock*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | *Message root <Document> <FICdtTrf>* | [1..1] | | C10, C12, C14, C27, C44, C49, C50, C52 | |
| | **GroupHeader** *<GrpHdr>* | [1..1] | ± | C48 | 86 |
| | **CreditTransferTransactionInformation** *<CdtTrfTxInf>* | [1..*] | ± | C6, C9, C16, C18, C19, C21, C23, C25, C28, C32, C34, C36, C38, C30, C53, C55 | 87 |
| | **SupplementaryData** *<SplmtryData>* | [0..*] | ± | C45 | 91 |

# 7.3 Constraints

**C1    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.

**C2    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.

**C3    AnyBIC**

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

**C4    BICFI**

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

**C5    Country**

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

**C6    CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

**C7    CurrencyAmount**

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

Note: The decimal separator is a dot.

**C8    CurrencyAmount**

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

Note: The decimal separator is a dot.

**C9    DebtorAgentAccountRule**

If DebtorAgentAccount is present, then DebtorAgent must be present.

**C10   GroupHeaderInterbankSettlementDateRule**

If GroupHeader/InterbankSettlementDate is present, then CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

```
On Condition
    /GroupHeader/InterbankSettlementDate is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be
absent
```

*This constraint is defined at the MessageDefinition level.*

**C11   IBAN**

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

**C12   InstructedAgentRule**

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

```
On Condition
    /GroupHeader/InstructedAgent is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InstructedAgent Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C13   InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

**C14   InstructingAgentRule**

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

```
On Condition
    /GroupHeader/InstructingAgent is present
```

```
Following Must be True
    /CreditTransferTransactionInformation[*]/InstructingAgent Must be absent
```

*This constraint is defined at the MessageDefinition level.*

### C15    InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

### C16    IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

### C17    IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

### C18    IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

### C19    IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

### C20    IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

### C21    IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

### C22    IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

### C23    IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

### C24    IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

### C25    IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

### C26    IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

### C27    PaymentTypeInformationRule

If GroupHeader/PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

```
On Condition
    /GroupHeader/PaymentTypeInformation is present
Following Must be True
    /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be
absent
```

*This constraint is defined at the MessageDefinition level.*

**C28    PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

**C29    PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

**C30    PreviousInstructingAgent1Guideline**

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

**C31    PreviousInstructingAgent1Guideline**

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

**C32    PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

**C33    PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

**C34    PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

**C35    PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

**C36    PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

**C37    PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

**C38    PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

**C39    PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

**C40    SettlementMethodAgentRule**

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

**C41    SettlementMethodClearingRule**

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

**C42** **SettlementMethodCoverAgentRule**

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

**C43** **SettlementMethodCoverRule**

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

**C44** **SupplementaryDataRule**

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

*This constraint is defined at the MessageDefinition level.*

**C45** **SupplementaryDataRule**

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

**C46** **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

**C47** **ThirdReimbursementAgentRule**

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

**C48** **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

**C49** **TotalInterbankSettlementAmountAndSumRule**

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum
of /CreditTransferTransactionInformation/InterbankSettlementAmount'
```

*This constraint is defined at the MessageDefinition level.*

**C50** **TotalInterbankSettlementAmountRule**

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalInterbankSettlementAmount/attribute::Currency
```

*This constraint is defined at the MessageDefinition level.*

**C51** **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

**C52** **TransactionInterbankSettlementDateRule**

If GroupHeader/InterbankSettlementDate is not present, then
CreditTransferTransactionInformation/InterbankSettlementDate must be present.

```
On Condition
    /GroupHeader/InterbankSettlementDate is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be
present
```

*This constraint is defined at the MessageDefinition level.*

**C53** **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

**C54** **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

**C55** **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

**C56** **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

# 7.4    Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 7.4.1      GroupHeader <GrpHdr>

*Presence:* [1..1]

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

*Impacted by:* C48 "TotalInterbankSettlementAmountAndDateRule"

**GroupHeader <GrpHdr>** contains the following elements (see "GroupHeader93" on page 147 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | MessageIdentification *<MsgId>* | [1..1] | Text | | 148 |
| | CreationDateTime *<CreDtTm>* | [1..1] | DateTime | | 148 |
| | BatchBooking *<BtchBookg>* | [0..1] | Indicator | | 148 |
| | NumberOfTransactions *<NbOfTxs>* | [1..1] | Text | | 148 |
| | ControlSum *<CtrlSum>* | [0..1] | Quantity | | 148 |
| | TotalInterbankSettlementAmount *<TtlIntrBkSttlmAmt>* | [0..1] | Amount | C1, C10 | 148 |
| | InterbankSettlementDate *<IntrBkSttlmDt>* | [0..1] | Date | | 149 |
| | SettlementInformation *<SttlmInf>* | [1..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 149 |
| | PaymentTypeInformation *<PmtTpInf>* | [0..1] | ± | | 151 |
| | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 152 |
| | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 152 |

**Constraints**

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

```
On Condition
    /TotalInterbankSettlementAmount is present
Following Must be True
    /InterbankSettlementDate Must be present
```

# 7.4.2  CreditTransferTransactionInformation <CdtTrfTxInf>

*Presence:* [1..*]

*Definition:* Set of elements providing information specific to the individual credit transfer(s).

*Impacted by:* C6 "CreditorAgentAccountRule", C9 "DebtorAgentAccountRule", C16 "IntermediaryAgent1AccountRule", C18 "IntermediaryAgent1Rule", C19 "IntermediaryAgent2AccountRule", C21 "IntermediaryAgent2Rule", C23 "IntermediaryAgent3AccountRule", C25 "IntermediaryAgent3Rule", C28 "PreviousInstructingAgent1AccountRule", C32 "PreviousInstructingAgent2AccountRule", C34 "PreviousInstructingAgent2Rule", C36 "PreviousInstructingAgent3AccountRule", C38 "PreviousInstructingAgent3Rule", C30 "PreviousInstructingAgent1Guideline", C53 "UltimateCreditorGuideline", C55 "UltimateDebtorGuideline"

**CreditTransferTransactionInformation <CdtTrfTxInf>** contains the following elements (see "CreditTransferTransaction44" on page 274 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|---|---|---|---|
| | PaymentIdentification <PmtId> | [1..1] | ± | C20 | 278 |
| | PaymentTypeInformation <PmtTpInf> | [0..1] | ± | | 278 |
| | InterbankSettlementAmount <IntrBkSttlmAmt> | [1..1] | Amount | C1, C10 | 279 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 279 |
| | SettlementPriority <SttlmPrty> | [0..1] | CodeSet | | 280 |
| | SettlementTimeIndication <SttlmTmIndctn> | [0..1] | | | 280 |
| | DebitDateTime <DbtDtTm> | [0..1] | DateTime | | 280 |
| | CreditDateTime <CdtDtTm> | [0..1] | DateTime | | 280 |
| | SettlementTimeRequest <SttlmTmReq> | [0..1] | ± | | 280 |
| | PreviousInstructingAgent1 <PrvsInstgAgt1> | [0..1] | ± | | 281 |
| | PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> | [0..1] | ± | | 281 |
| | PreviousInstructingAgent2 <PrvsInstgAgt2> | [0..1] | ± | | 281 |
| | PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> | [0..1] | ± | | 282 |
| | PreviousInstructingAgent3 <PrvsInstgAgt3> | [0..1] | ± | | 282 |
| | PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> | [0..1] | ± | | 282 |
| | InstructingAgent <InstgAgt> | [0..1] | ± | | 283 |
| | InstructedAgent <InstdAgt> | [0..1] | ± | | 283 |
| | IntermediaryAgent1 <IntrmyAgt1> | [0..1] | ± | | 283 |
| | IntermediaryAgent1Account <IntrmyAgt1Acct> | [0..1] | ± | | 284 |
| | IntermediaryAgent2 <IntrmyAgt2> | [0..1] | ± | | 284 |
| | IntermediaryAgent2Account <IntrmyAgt2Acct> | [0..1] | ± | | 284 |
| | IntermediaryAgent3 <IntrmyAgt3> | [0..1] | ± | | 285 |
| | IntermediaryAgent3Account <IntrmyAgt3Acct> | [0..1] | ± | | 285 |
| | UltimateDebtor <UltmtDbtr> | [0..1] | ± | | 285 |
| | Debtor <Dbtr> | [1..1] | ± | | 286 |
| | DebtorAccount <DbtrAcct> | [0..1] | ± | | 286 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 286 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | ± | | 287 |
| | CreditorAgent <CdtrAgt> | [0..1] | ± | | 287 |
| | CreditorAgentAccount <CdtrAgtAcct> | [0..1] | ± | | 287 |

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Creditor *<Cdtr>* | [1..1] | ± | | 288 |
| | CreditorAccount *<CdtrAcct>* | [0..1] | ± | | 288 |
| | UltimateCreditor *<UltmtCdtr>* | [0..1] | ± | | 288 |
| | InstructionForCreditorAgent *<InstrForCdtrAgt>* | [0..*] | ± | | 289 |
| | InstructionForNextAgent *<InstrForNxtAgt>* | [0..*] | | | 289 |
| | Code *<Cd>* | [0..1] | CodeSet | | 289 |
| | InstructionInformation *<InstrInf>* | [0..1] | Text | | 290 |
| | Purpose *<Purp>* | [0..1] | ± | | 290 |
| | RemittanceInformation *<RmtInf>* | [0..1] | ± | | 290 |
| | UnderlyingCustomerCreditTransfer *<UndrlygCstmrCdtTrf>* | [0..1] | ± | C17, C20, C22, C24, C26, C29, C33, C35, C37, C39, C31, C54, C56 | 290 |
| | SupplementaryData *<SplmtryData>* | [0..*] | ± | C28 | 293 |

**Constraints**

- **CreditorAgentAccountRule**

  If CreditorAgentAccount is present, then CreditorAgent must be present.

  ```
  On Condition
      /CreditorAgent is absent
  Following Must be True
      /CreditorAgentAccount Must be absent
  ```

- **DebtorAgentAccountRule**

  If DebtorAgentAccount is present, then DebtorAgent must be present.

  ```
  On Condition
      /DebtorAgent is absent
  Following Must be True
      /DebtorAgentAccount Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent1Rule**

    If IntermediaryAgent1 is present, then CreditorAgent must be present.

    ```
    On Condition
        /IntermediaryAgent1 is present
    Following Must be True
        /CreditorAgent Must be present
    ```

- **IntermediaryAgent2AccountRule**

    If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

    ```
    On Condition
        /IntermediaryAgent2 is absent
    Following Must be True
        /IntermediaryAgent2Account Must be absent
    ```

- **IntermediaryAgent2Rule**

    If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

    ```
    On Condition
        /IntermediaryAgent2 is present
    Following Must be True
        /IntermediaryAgent1 Must be present
    ```

- **IntermediaryAgent3AccountRule**

    If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

    ```
    On Condition
        /IntermediaryAgent3 is absent
    Following Must be True
        /IntermediaryAgent3Account Must be absent
    ```

- **IntermediaryAgent3Rule**

    If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

    ```
    On Condition
        /IntermediaryAgent3 is present
    Following Must be True
        /IntermediaryAgent2 Must be present
    ```

- **PreviousInstructingAgent1AccountRule**

    If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

    ```
    On Condition
        /PreviousInstructingAgent1 is absent
    Following Must be True
        /PreviousInstructingAgent1Account Must be absent
    ```

- **PreviousInstructingAgent1Guideline**

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

- **PreviousInstructingAgent2AccountRule**

    If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

    ```
    On Condition
        /PreviousInstructingAgent2 is absent
    Following Must be True
        /PreviousInstructingAgent2Account Must be absent
    ```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is present
  Following Must be True
      /PreviousInstructingAgent1 Must be present
  ```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

# 7.4.3 SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C45 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PlaceAndName *<PlcAndNm>* | [0..1] | Text | | 178 |
| | Envelope *<Envlp>* | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

# 8      pacs.010.001.04 FinancialInstitutionDirectDebitV04

## 8.1     MessageDefinition Functionality

Scope:

The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to one or more creditor(s), where both debtor and creditor are financial institutions.

Usage:

The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios.

Outline

The FinancialInstitutionDirectDebitV04 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Common characteristics for all individual transactions included in the message.

B. CreditInstruction

Characteristics that apply to the credit side of the payment transaction(s) included in the message.

C. SupplementaryData

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

## 8.2     Structure

| Or | MessageElement/BuildingBlock*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | *Message root <Document> <FIDrctDbt>* | [1..1] | | C16 | |
| | | | | | |
| | **GroupHeader** *<GrpHdr>* | [1..1] | ± | | 94 |
| | **CreditInstruction** *<CdtInstr>* | [1..*] | ± | C5, C8, C9, C10, C11, C12, C13, C14, C15, C18, C19, C21 | 95 |
| | **SupplementaryData** *<SplmtryData>* | [0..*] | ± | C17 | 99 |

# 8.3    Constraints

**C1   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.

**C2   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.

**C3   BICFI**

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

**C4   Country**

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

**C5   CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

**C6   CurrencyAmount**

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

Note: The decimal separator is a dot.

**C7   IBAN**

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

**C8   InterbankSettlementDateRule**

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

**C9   IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

**C10   IntermediaryAgent1Rule**

If IntermediaryAgent1 is present, then CreditorAgent must be present.

**C11   IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

**C12   IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

**C13   IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

**C14   IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

**C15   PaymentTypeInformationRule**

If PaymentTypeInformation is present, then DirectDebitTransactionInformation/
PaymentTypeInformation is not allowed.

**C16   SupplementaryDataRule**

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

*This constraint is defined at the MessageDefinition level.*

**C17   SupplementaryDataRule**

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

**C18   TotalInterbankSettlementAmountAndSumRule**

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

**C19   TotalInterbankSettlementAmountRule**

If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of
DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency
as the currency of CreditInformation/TotalInterbankSettlementAmount.

**C20   TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

**C21   UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

**C22   UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

# 8.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 8.4.1   GroupHeader <GrpHdr>

*Presence:* [1..1]

*Definition:* Common characteristics for all individual transactions included in the message.

**GroupHeader <GrpHdr>** contains the following elements (see <u>"GroupHeader92" on page 152</u> for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|  | MessageIdentification *<MsgId>* | [1..1] | Text |  | 153 |
|  | CreationDateTime *<CreDtTm>* | [1..1] | DateTime |  | 153 |
|  | NumberOfTransactions *<NbOfTxs>* | [1..1] | Text |  | 153 |
|  | ControlSum *<CtrlSum>* | [0..1] | Quantity |  | 153 |
|  | InstructingAgent *<InstgAgt>* | [0..1] | ± |  | 153 |
|  | InstructedAgent *<InstdAgt>* | [0..1] | ± |  | 154 |

# 8.4.2     CreditInstruction <CdtInstr>

*Presence:* [1..*]

*Definition:* Characteristics that apply to the credit side of the payment transaction(s) included in the message.

*Impacted by:* <u>C5 "CreditorAgentAccountRule"</u>, <u>C8 "InterbankSettlementDateRule"</u>, <u>C9 "IntermediaryAgent1AccountRule"</u>, <u>C10 "IntermediaryAgent1Rule"</u>, <u>C11 "IntermediaryAgent2AccountRule"</u>, <u>C12 "IntermediaryAgent2Rule"</u>, <u>C13 "IntermediaryAgent3AccountRule"</u>, <u>C14 "IntermediaryAgent3Rule"</u>, <u>C15 "PaymentTypeInformationRule"</u>, <u>C18 "TotalInterbankSettlementAmountAndSumRule"</u>, <u>C19 "TotalInterbankSettlementAmountRule"</u>, <u>C21 "UltimateCreditorGuideline"</u>

**CreditInstruction <CdtInstr>** contains the following elements (see "CreditTransferTransaction47" on page 186 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | CreditIdentification <CdtId> | [1..1] | Text | | 190 |
| | BatchBooking <BtchBookg> | [0..1] | Indicator | | 190 |
| | PaymentTypeInformation <PmtTpInf> | [0..1] | ± | | 190 |
| | TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt> | [0..1] | Amount | C1, C10 | 190 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 191 |
| | SettlementTimeIndication <SttlmTmIndctn> | [0..1] | | | 191 |
| | DebitDateTime <DbtDtTm> | [0..1] | DateTime | | 191 |
| | CreditDateTime <CdtDtTm> | [0..1] | DateTime | | 191 |
| | InstructingAgent <InstgAgt> | [0..1] | ± | | 192 |
| | InstructedAgent <InstdAgt> | [0..1] | ± | | 192 |
| | IntermediaryAgent1 <IntrmyAgt1> | [0..1] | ± | | 192 |
| | IntermediaryAgent1Account <IntrmyAgt1Acct> | [0..1] | ± | | 192 |
| | IntermediaryAgent2 <IntrmyAgt2> | [0..1] | ± | | 193 |
| | IntermediaryAgent2Account <IntrmyAgt2Acct> | [0..1] | ± | | 193 |
| | IntermediaryAgent3 <IntrmyAgt3> | [0..1] | ± | | 193 |
| | IntermediaryAgent3Account <IntrmyAgt3Acct> | [0..1] | ± | | 194 |
| | CreditorAgent <CdtrAgt> | [0..1] | ± | | 194 |
| | CreditorAgentAccount <CdtrAgtAcct> | [0..1] | ± | | 194 |
| | Creditor <Cdtr> | [1..1] | ± | | 195 |
| | CreditorAccount <CdtrAcct> | [0..1] | ± | | 195 |
| | UltimateCreditor <UltmtCdtr> | [0..1] | ± | | 195 |
| | InstructionForCreditorAgent <InstrForCdtrAgt> | [0..*] | ± | | 196 |
| | DirectDebitTransactionInformation <DrctDbtTxInf> | [1..*] | | C22 | 196 |
| | PaymentIdentification <PmtId> | [1..1] | ± | C20 | 197 |
| | PaymentTypeInformation <PmtTpInf> | [0..1] | ± | | 198 |
| | InterbankSettlementAmount <IntrBkSttlmAmt> | [1..1] | Amount | C1, C10 | 198 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 199 |
| | SettlementPriority <SttlmPrty> | [0..1] | CodeSet | | 199 |
| | SettlementTimeIndication <SttlmTmIndctn> | [0..1] | | | 199 |
| | DebitDateTime <DbtDtTm> | [0..1] | DateTime | | 199 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | CreditDateTime <CdtDtTm> | [0..1] | DateTime | | 200 |
| | SettlementTimeRequest <SttlmTmReq> | [0..1] | ± | | 200 |
| | UltimateDebtor <UltmtDbtr> | [0..1] | ± | | 200 |
| | Debtor <Dbtr> | [1..1] | ± | | 200 |
| | DebtorAccount <DbtrAcct> | [0..1] | ± | | 201 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 201 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | ± | | 201 |
| | InstructionForDebtorAgent <InstrForDbtrAgt> | [0..1] | Text | | 202 |
| | Purpose <Purp> | [0..1] | ± | | 202 |
| | RemittanceInformation <RmtInf> | [0..1] | ± | | 202 |
| | SupplementaryData <SplmtryData> | [0..*] | ± | C28 | 202 |

**Constraints**

- **CreditorAgentAccountRule**

  If CreditorAgentAccount is present, then CreditorAgent must be present.

  ```
  On Condition
      /CreditorAgent is absent
  Following Must be True
      /CreditorAgentAccount Must be absent
  ```

- **InterbankSettlementDateRule**

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

  ```
  On Condition
      /InterbankSettlementDate is present
  Following Must be True
      /DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent1Rule**

  If IntermediaryAgent1 is present, then CreditorAgent must be present.

  ```
  On Condition
      /IntermediaryAgent1 is present
  Following Must be True
      /CreditorAgent Must be present
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent2 is absent
Following Must be True
    /IntermediaryAgent2Account Must be absent
```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

```
On Condition
    /IntermediaryAgent2 is present
Following Must be True
    /IntermediaryAgent1 Must be present
```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
    /IntermediaryAgent3 is absent
Following Must be True
    /IntermediaryAgent3Account Must be absent
```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent3 is present
Following Must be True
    /IntermediaryAgent2 Must be present
```

- **PaymentTypeInformationRule**

  If PaymentTypeInformation is present, then DirectDebitTransactionInformation/
  PaymentTypeInformation is not allowed.

```
On Condition
    /PaymentTypeInformation is present
Following Must be True
    /DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent
```

- **TotalInterbankSettlementAmountAndSumRule**

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

```
On Condition
    /TotalInterbankSettlementAmount is present
Following Must be True
    /TotalInterbankSettlementAmount Must be equal to value 'sum of /
DirectDebitTransactionInformation[*]/InterbankSettlementAmount'
```

- **TotalInterbankSettlementAmountRule**

  If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of
  DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the
  currency of CreditInformation/TotalInterbankSettlementAmount.

```
On Condition
    /TotalInterbankSettlementAmount is present
Following Must be True
    /DirectDebitTransactionInformation[*]/InterbankSettlementAmount/
attribute::Currency Must be equal to /TotalInterbankSettlementAmount/
attribute::Currency
```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

## 8.4.3          SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C17 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | PlaceAndName *<PlcAndNm>* | [0..1] | Text |  | 178 |
|    | Envelope *<Envlp>* | [1..1] | (External Schema) |  | 178 |

**Constraints**

- **SupplementaryDataRule**

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

# 9     pacs.028.001.04 FIToFIPaymentStatusRequestV04

## 9.1     MessageDefinition Functionality

Scope

The FinancialInstitutionToFinancialInstitutionPaymentStatusRequest 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 request a FIToFIPaymentStatusReport message containing information on the status of a previously sent instruction.

Usage

The FIToFIPaymentStatusRequest message is exchanged between agents to request status information about instructions previously sent. Its usage will always be governed by a bilateral agreement between the agents.

The FIToFIPaymentStatusRequest message can be used to request information about the status (such as rejection, acceptance) of a credit transfer instruction, a direct debit instruction, as well as other intra-agent instructions (for example FIToFIPaymentCancellationRequest).

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

Outline

The FIToFIPaymentStatusRequestV04 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

Original group information concerning the group of transactions, to which the status request message refers to.

C. TransactionInformation

Information concerning the original transaction, to which the status request message refers.

D. SupplementaryData

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

# 9.2     Structure

| Or | MessageElement/BuildingBlock<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | *Message root <Document> <FIToFIPmtStsReq>* | [1..1] | | C11, C12, C13, C18 | |
| | | | | | |
| | **GroupHeader** *<GrpHdr>* | [1..1] | ± | | 103 |
| | **OriginalGroupInformation** *<OrgnlGrpInf>* | [0..*] | ± | | 103 |
| | **TransactionInformation** *<TxInf>* | [0..*] | ± | | 104 |
| | **SupplementaryData** *<SplmtryData>* | [0..*] | ± | C19 | 104 |

# 9.3     Constraints

**C1**    **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.

**C2**    **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

**C3**    **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

**C4**    **AnyBIC**

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

**C5**    **BICFI**

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

**C6**    **Country**

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

**C7**    **CurrencyAmount**

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

Note: The decimal separator is a dot.

**C8    IBAN**

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

**C9    InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

**C10    InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

**C11    OriginalGroupInformationAbsenceRule**

If OriginalGroupInformation is absent, then

TransactionInformation[*]/OriginalGroupInformation must be present.

```
On Condition
    /OriginalGroupInformation[*] is absent
Following Must be True
    /TransactionInformation[*]/OriginalGroupInformation Must be present
```

*This constraint is defined at the MessageDefinition level.*

**C12    OriginalGroupInformationMultiplePresenceRule**

If OriginalGroupInformation is present and multiple times (Occurrence > 1), then TransactionInformation[*]/OriginalGroupInformation must be present.

```
On Condition
    /OriginalGroupInformation[2] is present
Following Must be True
    /TransactionInformation[*]/OriginalGroupInformation Must be present
```

*This constraint is defined at the MessageDefinition level.*

**C13    OriginalGroupInformationSinglePresenceRule**

If OriginalGroupInformationAndStatus is present and only once, then TransactionInformationAndStatus[*]/OriginalGroupInformation must be absent.

```
On Condition
    /OriginalGroupInformation[1] is present
 And    /OriginalGroupInformation[2] is absent
Following Must be True
    /TransactionInformation[*]/OriginalGroupInformation Must be absent
```

*This constraint is defined at the MessageDefinition level.*

**C14    SettlementMethodAgentRule**

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

**C15    SettlementMethodClearingRule**

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

**C16    SettlementMethodCoverAgentRule**

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

**C17    SettlementMethodCoverRule**

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

**C18    SupplementaryDataRule**

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

*This constraint is defined at the MessageDefinition level.*

**C19    SupplementaryDataRule**

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

**C20    ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

**C21    ThirdReimbursementAgentRule**

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

# 9.4    Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 9.4.1    GroupHeader <GrpHdr>

*Presence:* [1..1]

*Definition:* Set of characteristics shared by all individual transactions included in the status request message.

**GroupHeader <GrpHdr>** contains the following elements (see "GroupHeader91" on page 154 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|----------------------------|-------|------|-------------|------|
|    | MessageIdentification <*MsgId*> | [1..1] | Text | | 154 |
|    | CreationDateTime <*CreDtTm*> | [1..1] | DateTime | | 154 |
|    | InstructingAgent <*InstgAgt*> | [0..1] | ± | | 155 |
|    | InstructedAgent <*InstdAgt*> | [0..1] | ± | | 155 |

## 9.4.2    OriginalGroupInformation <OrgnlGrpInf>

*Presence:* [0..*]

*Definition:* Original group information concerning the group of transactions, to which the status request message refers to.

**OriginalGroupInformation <OrgnlGrpInf>** contains the following elements (see "OriginalGroupInformation27" on page 171 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | OriginalMessageIdentification *<OrgnlMsgId>* | [1..1] | Text | | 171 |
| | OriginalMessageNameIdentification *<OrgnlMsgNmId>* | [1..1] | Text | | 171 |
| | OriginalCreationDateTime *<OrgnlCreDtTm>* | [0..1] | DateTime | | 171 |
| | OriginalNumberOfTransactions *<OrgnlNbOfTxs>* | [0..1] | Text | | 171 |
| | OriginalControlSum *<OrgnlCtrlSum>* | [0..1] | Quantity | | 172 |

# 9.4.3      TransactionInformation <TxInf>

*Presence:* [0..*]

*Definition:* Information concerning the original transaction, to which the status request message refers.

**TransactionInformation <TxInf>** contains the following elements (see "PaymentTransaction121" on page 211 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | StatusRequestIdentification *<StsReqId>* | [0..1] | Text | | 211 |
| | OriginalGroupInformation *<OrgnlGrpInf>* | [0..1] | ± | | 212 |
| | OriginalInstructionIdentification *<OrgnlInstrId>* | [0..1] | Text | | 212 |
| | OriginalEndToEndIdentification *<OrgnlEndToEndId>* | [0..1] | Text | | 212 |
| | OriginalTransactionIdentification *<OrgnlTxId>* | [0..1] | Text | | 212 |
| | OriginalUETR *<OrgnlUETR>* | [0..1] | IdentifierSet | | 212 |
| | AcceptanceDateTime *<AccptncDtTm>* | [0..1] | DateTime | | 212 |
| | ClearingSystemReference *<ClrSysRef>* | [0..1] | Text | | 213 |
| | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 213 |
| | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 213 |
| | OriginalTransactionReference *<OrgnlTxRef>* | [0..1] | ± | | 213 |
| | SupplementaryData *<SplmtryData>* | [0..*] | ± | C28 | 214 |

# 9.4.4      SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C19 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PlaceAndName *<PlcAndNm>* | [0..1] | Text | | 178 |
| | Envelope *<Envlp>* | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

# 10   Message Items Types

## 10.1   MessageComponents

### 10.1.1      Account

#### 10.1.1.1  CashAccountType2Choice

*Definition:* Nature or use of the account.

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

##### 10.1.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Account type, in a coded form.

*Datatype:* "ExternalCashAccountType1Code" on page 405

##### 10.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Nature or use of the account in a proprietary form.

*Datatype:* "Max35Text" on page 422

#### 10.1.1.2  GenericAccountIdentification1

*Definition:* Information related to a generic account identification.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Identification *<Id>* | [1..1] | Text | | 106 |
| | SchemeName *<SchmeNm>* | [0..1] | | | 107 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 107 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 107 |
| | Issuer *<Issr>* | [0..1] | Text | | 107 |

##### 10.1.1.2.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max34Text" on page 421

#### 10.1.1.2.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **AccountSchemeName1Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 107 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 107 |

#### 10.1.1.2.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalAccountIdentification1Code" on page 404

#### 10.1.1.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

#### 10.1.1.2.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 422

### 10.1.1.3 ProxyAccountIdentification1

*Definition:* Information related to a proxy identification of the account.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Type *<Tp>* | [0..1] | | | 107 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 108 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 108 |
| | Identification *<Id>* | [1..1] | Text | | 108 |

#### 10.1.1.3.1 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the proxy identification.

Type *<Tp>* contains one of the following **ProxyAccountType1Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 108 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 108 |

### 10.1.1.3.1.1  Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalProxyAccountType1Code" on page 408

### 10.1.1.3.1.2  Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.1.3.2  Identification <Id>

*Presence:* [1..1]

*Definition:* Identification used to indicate the account identification under another specified name.

*Datatype:* "Max2048Text" on page 421

## 10.1.1.4  CashAccount38

*Definition:* Provides the details to identify an account.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.1.4.1  Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "AccountIdentification4Choice" on page 110 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | IBAN *<IBAN>* | [1..1] | IdentifierSet | C13 | 110 |
| Or} | Other *<Othr>* | [1..1] | ± | | 110 |

### 10.1.1.4.2  Type <Tp>

*Presence:* [0..1]

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

**Type <Tp>** contains one of the following elements (see "CashAccountType2Choice" on page 106 for details)

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

### 10.1.1.4.3  Currency <Ccy>

*Presence:* [0..1]

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

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

*Impacted by:* C2 "ActiveOrHistoricCurrency"

*Datatype:* "ActiveOrHistoricCurrencyCode" on page 401

**Constraints**

- **ActiveOrHistoricCurrency**

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

### 10.1.1.4.4  Name <Nm>

*Presence:* [0..1]

*Definition:* Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

*Datatype:* "Max70Text" on page 422

### 10.1.1.4.5 Proxy <Prxy>

*Presence:* [0..1]

*Definition:* Specifies an alternate assumed name for the identification of the account.

**Proxy <Prxy>** contains the following elements (see "ProxyAccountIdentification1" on page 107 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type <*Tp*> | [0..1] | | | 107 |
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 108 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 108 |
| | Identification <*Id*> | [1..1] | Text | | 108 |

# 10.1.2      Account Identification

## 10.1.2.1 AccountIdentification4Choice

*Definition:* Specifies the unique identification of an account as assigned by the account servicer.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | IBAN <*IBAN*> | [1..1] | IdentifierSet | C13 | 110 |
| Or} | Other <*Othr*> | [1..1] | ± | | 110 |

### 10.1.2.1.1 IBAN <IBAN>

*Presence:* [1..1]

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

*Impacted by:* C13 "IBAN"

*Datatype:* "IBAN2007Identifier" on page 417

**Constraints**

- **IBAN**

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

### 10.1.2.1.2 Other <Othr>

*Presence:* [1..1]

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

**Other <Othr>** contains the following elements (see "GenericAccountIdentification1" on page 106 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | Text | | 106 |
| | SchemeName *<SchmeNm>* | [0..1] | | | 107 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 107 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 107 |
| | Issuer *<Issr>* | [0..1] | Text | | 107 |

# 10.1.3      Amount

## 10.1.3.1  AmountType4Choice

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | InstructedAmount *<InstdAmt>* | [1..1] | Amount | C2, C11 | 111 |
| Or} | EquivalentAmount *<EqvtAmt>* | [1..1] | | | 112 |
| | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 112 |
| | CurrencyOfTransfer *<CcyOfTrf>* | [1..1] | CodeSet | C2 | 112 |

### 10.1.3.1.1 InstructedAmount <InstdAmt>

*Presence:* [1..1]

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

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

### 10.1.3.1.2 EquivalentAmount <EqvtAmt>

*Presence:* [1..1]

*Definition:* Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.

**EquivalentAmount <EqvtAmt>** contains the following **EquivalentAmount2** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Amount *<Amt>*            | [1..1] | Amount | C2, C11 | 112 |
|    | CurrencyOfTransfer *<CcyOfTrf>* | [1..1] | CodeSet | C2 | 112 |

### 10.1.3.1.2.1 Amount <Amt>

*Presence:* [1..1]

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

Usage: The first agent will convert the equivalent amount into the amount to be moved.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

*Presence:* [1..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency"

*Datatype:* "ActiveOrHistoricCurrencyCode" on page 401

**Constraints**

- **ActiveOrHistoricCurrency**

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

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

# 10.1.4        Charge

## 10.1.4.1 Charges7

*Definition:* Provides information on the charges related to the payment transaction.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Amount <*Amt*> | [1..1] | Amount | C2, C11 | 113 |
| | Agent <*Agt*> | [1..1] | ± | | 113 |

### 10.1.4.1.1 Amount <Amt>

*Presence:* [1..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.4.1.2 Agent <Agt>

*Presence:* [1..1]

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

**Agent <Agt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± | | 133 |
| | BranchIdentification <*BrnchId*> | [0..1] | ± | | 134 |

# 10.1.5       Date Period

## 10.1.5.1 DatePeriod2

*Definition:* Range of time defined by a start date and an end date.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | FromDate *<FrDt>* | [1..1] | Date |  | 114 |
|  | ToDate *<ToDt>* | [1..1] | Date |  | 114 |

### 10.1.5.1.1 FromDate <FrDt>

*Presence:* [1..1]

*Definition:* Start date of the range.

*Datatype:* "ISODate" on page 415

### 10.1.5.1.2 ToDate <ToDt>

*Presence:* [1..1]

*Definition:* End date of the range.

*Datatype:* "ISODate" on page 415

# 10.1.6       Date Time

## 10.1.6.1 DateAndDateTime2Choice

*Definition:* Choice between a date or a date and time format.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Date *<Dt>* | [1..1] | Date |  | 114 |
| Or} | DateTime *<DtTm>* | [1..1] | DateTime |  | 114 |

### 10.1.6.1.1 Date <Dt>

*Presence:* [1..1]

*Definition:* Specified date.

*Datatype:* "ISODate" on page 415

### 10.1.6.1.2 DateTime <DtTm>

*Presence:* [1..1]

*Definition:* Specified date and time.

*Datatype:* "ISODateTime" on page 416

# 10.1.7        Direct Debit

## 10.1.7.1 AmendmentInformationDetails13

*Definition:* Provides further details on the list of direct debit mandate elements that have been modified when the amendment indicator has been set.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | OriginalMandateIdentification *<OrgnlMndtId>* | [0..1] | Text | | 115 |
| | OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>* | [0..1] | ± | | 115 |
| | OriginalCreditorAgent *<OrgnlCdtrAgt>* | [0..1] | ± | | 116 |
| | OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>* | [0..1] | ± | | 116 |
| | OriginalDebtor *<OrgnlDbtr>* | [0..1] | ± | | 116 |
| | OriginalDebtorAccount *<OrgnlDbtrAcct>* | [0..1] | ± | | 117 |
| | OriginalDebtorAgent *<OrgnlDbtrAgt>* | [0..1] | ± | | 117 |
| | OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>* | [0..1] | ± | | 117 |
| | OriginalFinalCollectionDate *<OrgnlFnlColltnDt>* | [0..1] | Date | | 118 |
| | OriginalFrequency *<OrgnlFrqcy>* | [0..1] | ± | | 118 |
| | OriginalReason *<OrgnlRsn>* | [0..1] | | | 118 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 119 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 119 |
| | OriginalTrackingDays *<OrgnlTrckgDays>* | [0..1] | Text | | 119 |

### 10.1.7.1.1 OriginalMandateIdentification <OrgnlMndtId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.7.1.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

*Presence:* [0..1]

*Definition:* Original creditor scheme identification that has been modified.

**OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Name *<Nm>* | [0..1] | Text | | 181 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
| | Identification *<Id>* | [0..1] | ± | | 182 |
| | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.7.1.3 OriginalCreditorAgent <OrgnlCdtrAgt>

*Presence:* [0..1]

*Definition:* Original creditor agent that has been modified.

**OriginalCreditorAgent <OrgnlCdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.7.1.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

*Presence:* [0..1]

*Definition:* Original creditor agent account that has been modified.

**OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.7.1.5 OriginalDebtor <OrgnlDbtr>

*Presence:* [0..1]

*Definition:* Original debtor that has been modified.

**OriginalDebtor <OrgnlDbtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 10.1.7.1.6  OriginalDebtorAccount <OrgnlDbtrAcct>

*Presence:* [0..1]

*Definition:* Original debtor account that has been modified.

**OriginalDebtorAccount <OrgnlDbtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.7.1.7  OriginalDebtorAgent <OrgnlDbtrAgt>

*Presence:* [0..1]

*Definition:* Original debtor agent that has been modified.

**OriginalDebtorAgent <OrgnlDbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.7.1.8  OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

*Presence:* [0..1]

*Definition:* Original debtor agent account that has been modified.

**OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Identification *<Id>* | [1..1] | ± | | 108 |
|    | Type *<Tp>* | [0..1] | ± | | 109 |
|    | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
|    | Name *<Nm>* | [0..1] | Text | | 109 |
|    | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.7.1.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

*Presence:* [0..1]

*Definition:* Original final collection date that has been modified.

*Datatype:* "ISODate" on page 415

### 10.1.7.1.10 OriginalFrequency <OrgnlFrqcy>

*Presence:* [0..1]

*Definition:* Original frequency that has been modified.

**OriginalFrequency <OrgnlFrqcy>** contains one of the following elements (see "Frequency36Choice" on page 168 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Type *<Tp>* | [1..1] | CodeSet | | 168 |
| Or | Period *<Prd>* | [1..1] | | | 168 |
|    | Type *<Tp>* | [1..1] | CodeSet | | 169 |
|    | CountPerPeriod *<CntPerPrd>* | [1..1] | Quantity | | 169 |
| Or} | PointInTime *<PtInTm>* | [1..1] | | | 169 |
|    | Type *<Tp>* | [1..1] | CodeSet | | 170 |
|    | PointInTime *<PtInTm>* | [1..1] | Text | | 170 |

### 10.1.7.1.11 OriginalReason <OrgnlRsn>

*Presence:* [0..1]

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

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

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 119 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 119 |

### 10.1.7.1.11.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalMandateSetupReason1Code" on page 407

### 10.1.7.1.11.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max70Text" on page 422

### 10.1.7.1.12 OriginalTrackingDays <OrgnlTrckgDays>

*Presence:* [0..1]

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

*Datatype:* "Exact2NumericText" on page 419

## 10.1.7.2 CreditTransferMandateData1

*Definition:* Provides further details related to a credit transfer mandate signed between the creditor and the debtor.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | MandateIdentification <*MndtId*> | [0..1] | Text | | 120 |
| | Type <*Tp*> | [0..1] | ± | | 120 |
| | DateOfSignature <*DtOfSgntr*> | [0..1] | Date | | 120 |
| | DateOfVerification <*DtOfVrfctn*> | [0..1] | DateTime | | 120 |
| | ElectronicSignature <*Elctrncsgntr*> | [0..1] | Binary | | 120 |
| | FirstPaymentDate <*FrstPmtDt*> | [0..1] | Date | | 120 |
| | FinalPaymentDate <*FnlPmtDt*> | [0..1] | Date | | 121 |
| | Frequency <*Frqcy*> | [0..1] | ± | | 121 |
| | Reason <*Rsn*> | [0..1] | | | 121 |
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 121 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 122 |

### 10.1.7.2.1 MandateIdentification <MndtId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.7.2.2 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of mandate, such as paper, electronic or scheme.

**Type <Tp>** contains the following elements (see "MandateTypeInformation2" on page 139 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | ServiceLevel <*SvcLvl*> | [0..1] |  |  | 140 |
| {Or | Code <*Cd*> | [1..1] | CodeSet |  | 140 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text |  | 140 |
|  | LocalInstrument <*LclInstrm*> | [0..1] |  |  | 140 |
| {Or | Code <*Cd*> | [1..1] | CodeSet |  | 141 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text |  | 141 |
|  | CategoryPurpose <*CtgyPurp*> | [0..1] |  |  | 141 |
| {Or | Code <*Cd*> | [1..1] | CodeSet |  | 141 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text |  | 141 |
|  | Classification <*Clssfctn*> | [0..1] | ± |  | 141 |

### 10.1.7.2.3 DateOfSignature <DtOfSgntr>

*Presence:* [0..1]

*Definition:* Date on which the credit transfer mandate has been signed by the debtor.

*Datatype:* "ISODate" on page 415

### 10.1.7.2.4 DateOfVerification <DtOfVrfctn>

*Presence:* [0..1]

*Definition:* Date on which the credit transfer mandate has been verified.

*Datatype:* "ISODateTime" on page 416

### 10.1.7.2.5 ElectronicSignature <ElctrncSgntr>

*Presence:* [0..1]

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

*Datatype:* "Max10KBinary" on page 400

### 10.1.7.2.6 FirstPaymentDate <FrstPmtDt>

*Presence:* [0..1]

*Definition:* Date of the first payment of a recurrent credit transfer as per the mandate.

*Datatype:* "ISODate" on page 415

### 10.1.7.2.7  FinalPaymentDate <FnlPmtDt>

*Presence:* [0..1]

*Definition:* Date of the final payment of a recurrent credit transfer as per the mandate.

*Datatype:* "ISODate" on page 415

### 10.1.7.2.8  Frequency <Frqcy>

*Presence:* [0..1]

*Definition:* Regularity with which credit transfer instructions are to be created and processed.

**Frequency <Frqcy>** contains one of the following elements (see "Frequency36Choice" on page 168 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Type *<Tp>* | [1..1] | CodeSet | | 168 |
| Or | Period *<Prd>* | [1..1] | | | 168 |
| |   Type *<Tp>* | [1..1] | CodeSet | | 169 |
| |   CountPerPeriod *<CntPerPrd>* | [1..1] | Quantity | | 169 |
| Or} | PointInTime *<PtInTm>* | [1..1] | | | 169 |
| |   Type *<Tp>* | [1..1] | CodeSet | | 170 |
| |   PointInTime *<PtInTm>* | [1..1] | Text | | 170 |

### 10.1.7.2.9  Reason <Rsn>

*Presence:* [0..1]

*Definition:* Reason for the setup of the credit transfer mandate.

Usage:

The reason will allow the user to distinguish between different mandates for the same creditor.

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 121 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 122 |

### 10.1.7.2.9.1  Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalMandateSetupReason1Code" on page 407

#### 10.1.7.2.9.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max70Text" on page 422

### 10.1.7.3  DirectDebitTransaction10

*Definition:* Provides further specific details on the direct debit transaction and the related mandate.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | MandateRelatedInformation *<MndtRltdInf>* | [0..1] | ± | C3, C4 | 122 |
| | CreditorSchemeIdentification *<CdtrSchmeId>* | [0..1] | ± | | 123 |
| | PreNotificationIdentification *<PreNtfctnId>* | [0..1] | Text | | 123 |
| | PreNotificationDate *<PreNtfctnDt>* | [0..1] | Date | | 123 |

#### 10.1.7.3.1  MandateRelatedInformation <MndtRltdInf>

*Presence:* [0..1]

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

*Impacted by:* C3 "AmendmentIndicatorFalseRule", C4 "AmendmentIndicatorTrueRule"

**MandateRelatedInformation <MndtRltdInf>** contains the following elements (see "MandateRelatedInformation14" on page 124 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | MandateIdentification *<MndtId>* | [0..1] | Text | | 124 |
| | DateOfSignature *<DtOfSgntr>* | [0..1] | Date | | 124 |
| | AmendmentIndicator *<AmdmntInd>* | [0..1] | Indicator | | 125 |
| | AmendmentInformationDetails *<AmdmntInfDtls>* | [0..1] | ± | | 125 |
| | ElectronicSignature *<ElctrncSgntr>* | [0..1] | Text | | 125 |
| | FirstCollectionDate *<FrstColltnDt>* | [0..1] | Date | | 126 |
| | FinalCollectionDate *<FnlColltnDt>* | [0..1] | Date | | 126 |
| | Frequency *<Frqcy>* | [0..1] | ± | | 126 |
| | Reason *<Rsn>* | [0..1] | | | 126 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 126 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 127 |
| | TrackingDays *<TrckgDays>* | [0..1] | Text | | 127 |

**Constraints**

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'false'
  Following Must be True
      /AmendmentInformationDetails Must be absent
  ```

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'true'
  Following Must be True
      /AmendmentInformationDetails Must be present
  ```

### 10.1.7.3.2  CreditorSchemeIdentification <CdtrSchmeId>

*Presence:* [0..1]

*Definition:* Credit party that signs the mandate.

**CreditorSchemeIdentification <CdtrSchmeId>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Name *<Nm>* | [0..1] | Text | | 181 |
|    | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
|    | Identification *<Id>* | [0..1] | ± | | 182 |
|    | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
|    | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.7.3.3  PreNotificationIdentification <PreNtfctnId>

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 422

### 10.1.7.3.4  PreNotificationDate <PreNtfctnDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 415

### 10.1.7.4 MandateRelatedInformation14

*Definition:* Provides further details related to a direct debit mandate signed between the creditor and the debtor.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | MandateIdentification *<MndtId>* | [0..1] | Text | | 124 |
| | DateOfSignature *<DtOfSgntr>* | [0..1] | Date | | 124 |
| | AmendmentIndicator *<AmdmntInd>* | [0..1] | Indicator | | 125 |
| | AmendmentInformationDetails *<AmdmntInfDtls>* | [0..1] | ± | | 125 |
| | ElectronicSignature *<ElctrncSgntr>* | [0..1] | Text | | 125 |
| | FirstCollectionDate *<FrstColltnDt>* | [0..1] | Date | | 126 |
| | FinalCollectionDate *<FnlColltnDt>* | [0..1] | Date | | 126 |
| | Frequency *<Frqcy>* | [0..1] | ± | | 126 |
| | Reason *<Rsn>* | [0..1] | | | 126 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 126 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 127 |
| | TrackingDays *<TrckgDays>* | [0..1] | Text | | 127 |

**Constraints**

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'false'
  Following Must be True
      /AmendmentInformationDetails Must be absent
  ```

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'true'
  Following Must be True
      /AmendmentInformationDetails Must be present
  ```

#### 10.1.7.4.1 MandateIdentification <MndtId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

#### 10.1.7.4.2 DateOfSignature <DtOfSgntr>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 415

### 10.1.7.4.3 AmendmentIndicator <AmdmntInd>

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "TrueFalseIndicator" on page 418):

- *Meaning When True:* True

- *Meaning When False:* False

### 10.1.7.4.4 AmendmentInformationDetails <AmdmntInfDtls>

*Presence:* [0..1]

*Definition:* List of mandate elements that have been modified.

**AmendmentInformationDetails <AmdmntInfDtls>** contains the following elements (see "AmendmentInformationDetails13" on page 115 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | OriginalMandateIdentification *<OrgnlMndtId>* | [0..1] | Text |  | 115 |
|  | OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>* | [0..1] | ± |  | 115 |
|  | OriginalCreditorAgent *<OrgnlCdtrAgt>* | [0..1] | ± |  | 116 |
|  | OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>* | [0..1] | ± |  | 116 |
|  | OriginalDebtor *<OrgnlDbtr>* | [0..1] | ± |  | 116 |
|  | OriginalDebtorAccount *<OrgnlDbtrAcct>* | [0..1] | ± |  | 117 |
|  | OriginalDebtorAgent *<OrgnlDbtrAgt>* | [0..1] | ± |  | 117 |
|  | OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>* | [0..1] | ± |  | 117 |
|  | OriginalFinalCollectionDate *<OrgnlFnlColltnDt>* | [0..1] | Date |  | 118 |
|  | OriginalFrequency *<OrgnlFrqcy>* | [0..1] | ± |  | 118 |
|  | OriginalReason *<OrgnlRsn>* | [0..1] |  |  | 118 |
| {Or | Code *<Cd>* | [1..1] | CodeSet |  | 119 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text |  | 119 |
|  | OriginalTrackingDays *<OrgnlTrckgDays>* | [0..1] | Text |  | 119 |

### 10.1.7.4.5 ElectronicSignature <ElctrncSgntr>

*Presence:* [0..1]

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

*Datatype:* "Max1025Text" on page 419

### 10.1.7.4.6　FirstCollectionDate <FrstColltnDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 415

### 10.1.7.4.7　FinalCollectionDate <FnlColltnDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 415

### 10.1.7.4.8　Frequency <Frqcy>

*Presence:* [0..1]

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

**Frequency <Frqcy>** contains one of the following elements (see "Frequency36Choice" on page 168 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Type *<Tp>* | [1..1] | CodeSet | | 168 |
| Or | Period *<Prd>* | [1..1] | | | 168 |
| | 　Type *<Tp>* | [1..1] | CodeSet | | 169 |
| | 　CountPerPeriod *<CntPerPrd>* | [1..1] | Quantity | | 169 |
| Or} | PointInTime *<PtInTm>* | [1..1] | | | 169 |
| | 　Type *<Tp>* | [1..1] | CodeSet | | 170 |
| | 　PointInTime *<PtInTm>* | [1..1] | Text | | 170 |

### 10.1.7.4.9　Reason <Rsn>

*Presence:* [0..1]

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

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 126 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 127 |

### 10.1.7.4.9.1　Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalMandateSetupReason1Code" on page 407

#### 10.1.7.4.9.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max70Text" on page 422

#### 10.1.7.4.10 TrackingDays <TrckgDays>

*Presence:* [0..1]

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

*Datatype:* "Exact2NumericText" on page 419

# 10.1.8        Document

## 10.1.8.1 CreditorReferenceInformation2

*Definition:* Reference information provided by the creditor to allow the identification of the underlying documents.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Type *<Tp>* | [0..1] |  |  | 127 |
|    | CodeOrProprietary *<CdOrPrtry>* | [1..1] |  |  | 127 |
| {Or | Code *<Cd>* | [1..1] | CodeSet |  | 128 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text |  | 128 |
|    | Issuer *<Issr>* | [0..1] | Text |  | 128 |
|    | Reference *<Ref>* | [0..1] | Text |  | 128 |

### 10.1.8.1.1 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of creditor reference.

**Type <Tp>** contains the following **CreditorReferenceType2** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | CodeOrProprietary *<CdOrPrtry>* | [1..1] |  |  | 127 |
| {Or | Code *<Cd>* | [1..1] | CodeSet |  | 128 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text |  | 128 |
|    | Issuer *<Issr>* | [0..1] | Text |  | 128 |

#### 10.1.8.1.1.1 CodeOrProprietary <CdOrPrtry>

*Presence:* [1..1]

*Definition:* Coded or proprietary format creditor reference type.

**CodeOrProprietary <CdOrPrtry>** contains one of the following **CreditorReferenceType1Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 128 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 128 |

### 10.1.8.1.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Type of creditor reference, in a coded form.

*Datatype:* "DocumentType3Code" on page 403

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

### 10.1.8.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Creditor reference type, in a proprietary form.

*Datatype:* "Max35Text" on page 422

### 10.1.8.1.1.2 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the credit reference type.

*Datatype:* "Max35Text" on page 422

### 10.1.8.1.2 Reference <Ref>

*Presence:* [0..1]

*Definition:* Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.

Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.

If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.

*Datatype:* "Max35Text" on page 422

# 10.1.9      Financial Institution Identification

## 10.1.9.1 ClearingSystemMemberIdentification2

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | ClearingSystemIdentification *<ClrSysId>* | [0..1] | ± | | 129 |
| | MemberIdentification *<MmbId>* | [1..1] | Text | | 129 |

### 10.1.9.1.1 ClearingSystemIdentification <ClrSysId>

*Presence:* [0..1]

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

**ClearingSystemIdentification <ClrSysId>** contains one of the following elements (see "ClearingSystemIdentification2Choice" on page 384 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 385 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 385 |

### 10.1.9.1.2 MemberIdentification <MmbId>

*Presence:* [1..1]

*Definition:* Identification of a member of a clearing system.

*Datatype:* "Max35Text" on page 422

## 10.1.9.2 FinancialInstitutionIdentification18

*Definition:* Specifies the details to identify a financial institution.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | BICFI *<BICFI>* | [0..1] | IdentifierSet | C6 | 130 |
| | ClearingSystemMemberIdentification *<ClrSysMmbId>* | [0..1] | ± | | 130 |
| | LEI *<LEI>* | [0..1] | IdentifierSet | | 130 |
| | Name *<Nm>* | [0..1] | Text | | 130 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 131 |
| | Other *<Othr>* | [0..1] | ± | | 131 |

### 10.1.9.2.1  BICFI <BICFI>

*Presence:* [0..1]

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

*Impacted by:* C6 "BICFI"

*Datatype:* "BICFIDec2014Identifier" on page 416

**Constraints**

- **BICFI**

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

### 10.1.9.2.2  ClearingSystemMemberIdentification <ClrSysMmbId>

*Presence:* [0..1]

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

**ClearingSystemMemberIdentification <ClrSysMmbId>** contains the following elements (see "ClearingSystemMemberIdentification2" on page 129 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | ClearingSystemIdentification *<ClrSysId>* | [0..1] | ± | | 129 |
| | MemberIdentification *<MmbId>* | [1..1] | Text | | 129 |

### 10.1.9.2.3  LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identifier of the financial institution.

*Datatype:* "LEIIdentifier" on page 417

### 10.1.9.2.4  Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 420

### 10.1.9.2.5 PostalAddress <PstlAdr>

*Presence:* [0..1]

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

**PostalAddress <PstlAdr>** contains the following elements (see "PostalAddress24" on page 339 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | AddressType *<AdrTp>* | [0..1] | | | 340 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 340 |
| Or} | Proprietary *<Prtry>* | [1..1] | ± | | 341 |
| | Department *<Dept>* | [0..1] | Text | | 341 |
| | SubDepartment *<SubDept>* | [0..1] | Text | | 341 |
| | StreetName *<StrtNm>* | [0..1] | Text | | 341 |
| | BuildingNumber *<BldgNb>* | [0..1] | Text | | 341 |
| | BuildingName *<BldgNm>* | [0..1] | Text | | 342 |
| | Floor *<Flr>* | [0..1] | Text | | 342 |
| | PostBox *<PstBx>* | [0..1] | Text | | 342 |
| | Room *<Room>* | [0..1] | Text | | 342 |
| | PostCode *<PstCd>* | [0..1] | Text | | 342 |
| | TownName *<TwnNm>* | [0..1] | Text | | 342 |
| | TownLocationName *<TwnLctnNm>* | [0..1] | Text | | 342 |
| | DistrictName *<DstrctNm>* | [0..1] | Text | | 342 |
| | CountrySubDivision *<CtrySubDvsn>* | [0..1] | Text | | 343 |
| | Country *<Ctry>* | [0..1] | CodeSet | C9 | 343 |
| | AddressLine *<AdrLine>* | [0..7] | Text | | 343 |

### 10.1.9.2.6 Other <Othr>

*Presence:* [0..1]

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

**Other <Othr>** contains the following elements (see "GenericFinancialIdentification1" on page 134 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | Text | | 134 |
| | SchemeName <SchmeNm> | [0..1] | | | 135 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 135 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 135 |
| | Issuer <Issr> | [0..1] | Text | | 135 |

## 10.1.9.3  BranchData3

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

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [0..1] | Text | | 132 |
| | LEI <LEI> | [0..1] | IdentifierSet | | 132 |
| | Name <Nm> | [0..1] | Text | | 132 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 132 |

### 10.1.9.3.1  Identification <Id>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.9.3.2  LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 417

### 10.1.9.3.3  Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 420

### 10.1.9.3.4  PostalAddress <PstlAdr>

*Presence:* [0..1]

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

**PostalAddress <PstlAdr>** contains the following elements (see "PostalAddress24" on page 339 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | AddressType <AdrTp> | [0..1] | | | 340 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 340 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 341 |
| | Department <Dept> | [0..1] | Text | | 341 |
| | SubDepartment <SubDept> | [0..1] | Text | | 341 |
| | StreetName <StrtNm> | [0..1] | Text | | 341 |
| | BuildingNumber <BldgNb> | [0..1] | Text | | 341 |
| | BuildingName <BldgNm> | [0..1] | Text | | 342 |
| | Floor <Flr> | [0..1] | Text | | 342 |
| | PostBox <PstBx> | [0..1] | Text | | 342 |
| | Room <Room> | [0..1] | Text | | 342 |
| | PostCode <PstCd> | [0..1] | Text | | 342 |
| | TownName <TwnNm> | [0..1] | Text | | 342 |
| | TownLocationName <TwnLctnNm> | [0..1] | Text | | 342 |
| | DistrictName <DstrctNm> | [0..1] | Text | | 342 |
| | CountrySubDivision <CtrySubDvsn> | [0..1] | Text | | 343 |
| | Country <Ctry> | [0..1] | CodeSet | C9 | 343 |
| | AddressLine <AdrLine> | [0..7] | Text | | 343 |

## 10.1.9.4  BranchAndFinancialInstitutionIdentification6

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

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

## 10.1.9.4.1  FinancialInstitutionIdentification <FinInstnId>

*Presence:* [1..1]

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

**FinancialInstitutionIdentification <FinInstId>** contains the following elements (see "FinancialInstitutionIdentification18" on page 129 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | BICFI <BICFI> | [0..1] | IdentifierSet | C6 | 130 |
| | ClearingSystemMemberIdentification <ClrSysMmbId> | [0..1] | ± | | 130 |
| | LEI <LEI> | [0..1] | IdentifierSet | | 130 |
| | Name <Nm> | [0..1] | Text | | 130 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 131 |
| | Other <Othr> | [0..1] | ± | | 131 |

### 10.1.9.4.2 BranchIdentification <BrnchId>

*Presence:* [0..1]

*Definition:* Identifies a specific branch of a financial institution.

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

**BranchIdentification <BrnchId>** contains the following elements (see "BranchData3" on page 132 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [0..1] | Text | | 132 |
| | LEI <LEI> | [0..1] | IdentifierSet | | 132 |
| | Name <Nm> | [0..1] | Text | | 132 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 132 |

### 10.1.9.5 GenericFinancialIdentification1

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

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | Text | | 134 |
| | SchemeName <SchmeNm> | [0..1] | | | 135 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 135 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 135 |
| | Issuer <Issr> | [0..1] | Text | | 135 |

### 10.1.9.5.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* "Max35Text" on page 422

### 10.1.9.5.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 135 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 135 |

#### 10.1.9.5.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalFinancialInstitutionIdentification1Code" on page 406

#### 10.1.9.5.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.9.5.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 422

# 10.1.10      Identification Information

## 10.1.10.1 GenericIdentification30

*Definition:* Information related to an identification, for example, party identification or account identification.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | Text | | 135 |
| | Issuer *<Issr>* | [1..1] | Text | | 136 |
| | SchemeName *<SchmeNm>* | [0..1] | Text | | 136 |

### 10.1.10.1.1 Identification <Id>

*Presence:* [1..1]

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

---

*Datatype:* "Exact4AlphaNumericText" on page 419

### 10.1.10.1.2 Issuer <Issr>

*Presence:* [1..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 422

### 10.1.10.1.3 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Short textual description of the scheme.

*Datatype:* "Max35Text" on page 422

## 10.1.10.2 PaymentIdentification13

*Definition:* Provides further means of referencing a payment transaction.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | InstructionIdentification *<InstrId>* | [0..1] | Text | | 136 |
|    | EndToEndIdentification *<EndToEndId>* | [1..1] | Text | | 136 |
|    | TransactionIdentification *<TxId>* | [0..1] | Text | | 137 |
|    | UETR *<UETR>* | [0..1] | IdentifierSet | | 137 |
|    | ClearingSystemReference *<ClrSysRef>* | [0..1] | Text | | 137 |

**Constraints**

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

  ```
  Following Must be True
      /TransactionIdentification Must be present
   Or    /UETR Must be present
  ```

### 10.1.10.2.1 InstructionIdentification <InstrId>

*Presence:* [0..1]

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

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

*Datatype:* "Max35Text" on page 422

### 10.1.10.2.2 EndToEndIdentification <EndToEndId>

*Presence:* [1..1]

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

Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

*Datatype:* "Max35Text" on page 422

### 10.1.10.2.3 TransactionIdentification <TxId>

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.

Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

*Datatype:* "Max35Text" on page 422

### 10.1.10.2.4 UETR <UETR>

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 417

### 10.1.10.2.5 ClearingSystemReference <ClrSysRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.10.3 PaymentIdentification7

*Definition:* Provides further means of referencing a payment transaction.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | InstructionIdentification *<InstrId>* | [0..1] | Text | | 138 |
|    | EndToEndIdentification *<EndToEndId>* | [1..1] | Text | | 138 |
|    | TransactionIdentification *<TxId>* | [0..1] | Text | | 138 |
|    | UETR *<UETR>* | [0..1] | IdentifierSet | | 138 |
|    | ClearingSystemReference *<ClrSysRef>* | [0..1] | Text | | 139 |

**Constraints**

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

```
Following Must be True
    /TransactionIdentification Must be present
 Or     /UETR Must be present
```

### 10.1.10.3.1 InstructionIdentification <InstrId>

*Presence:* [0..1]

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

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

*Datatype:* "Max35Text" on page 422

### 10.1.10.3.2 EndToEndIdentification <EndToEndId>

*Presence:* [1..1]

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

Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

*Datatype:* "Max35Text" on page 422

### 10.1.10.3.3 TransactionIdentification <TxId>

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.

Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

*Datatype:* "Max35Text" on page 422

### 10.1.10.3.4 UETR <UETR>

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 417

### 10.1.10.3.5 ClearingSystemReference <ClrSysRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

# 10.1.11 Mandate

## 10.1.11.1 MandateClassification1Choice

*Definition:* Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

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

### 10.1.11.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Category purpose, as published in an external category purpose code list.

*Datatype:* "MandateClassification1Code" on page 411

| CodeName | Name | Definition |
|----------|------|------------|
| FIXE | Fixed | Direct debit amount is fixed. |
| USGB | UsageBased | Direct debit amount is based on usage. |
| VARI | Variable | Direct debit amount is variable. |

### 10.1.11.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Category purpose, in a proprietary form.

*Datatype:* "Max35Text" on page 422

## 10.1.11.2 MandateTypeInformation2

*Definition:* Set of elements used to further detail the information related to the type of payment.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | ServiceLevel <SvcLvl> | [0..1] |  |  | 140 |
| {Or | Code <Cd> | [1..1] | CodeSet |  | 140 |
| Or} | Proprietary <Prtry> | [1..1] | Text |  | 140 |
|  | LocalInstrument <LclInstrm> | [0..1] |  |  | 140 |
| {Or | Code <Cd> | [1..1] | CodeSet |  | 141 |
| Or} | Proprietary <Prtry> | [1..1] | Text |  | 141 |
|  | CategoryPurpose <CtgyPurp> | [0..1] |  |  | 141 |
| {Or | Code <Cd> | [1..1] | CodeSet |  | 141 |
| Or} | Proprietary <Prtry> | [1..1] | Text |  | 141 |
|  | Classification <Clssfctn> | [0..1] | ± |  | 141 |

### 10.1.11.2.1 ServiceLevel <SvcLvl>

*Presence:* [0..1]

*Definition:* Agreement under which or rules under which the mandate resides.

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

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

#### 10.1.11.2.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalServiceLevel1Code" on page 409

#### 10.1.11.2.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.11.2.2 LocalInstrument <LclInstrm>

*Presence:* [0..1]

*Definition:* User community specific instrument.

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

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

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 141 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 141 |

### 10.1.11.2.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalLocalInstrument1Code" on page 407

### 10.1.11.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies the local instrument, as a proprietary code.

*Datatype:* "Max35Text" on page 422

### 10.1.11.2.3 CategoryPurpose <CtgyPurp>

*Presence:* [0..1]

*Definition:* Specifies the high level purpose of the mandate based on a set of pre-defined categories.

**CategoryPurpose <CtgyPurp>** contains one of the following **CategoryPurpose1Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 141 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 141 |

### 10.1.11.2.3.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Category purpose, as published in an external category purpose code list.

*Datatype:* "ExternalCategoryPurpose1Code" on page 405

### 10.1.11.2.3.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Category purpose, in a proprietary form.

*Datatype:* "Max35Text" on page 422

### 10.1.11.2.4 Classification <Clssfctn>

*Presence:* [0..1]

*Definition:* Type of direct debit instruction.

**Classification <Clssfctn>** contains one of the following elements (see "MandateClassification1Choice" on page 139 for details)

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

# 10.1.12     Miscellaneous

## 10.1.12.1  RemittanceInformation2

*Definition:* Information supplied to enable the matching of an entry with the items that the transfer is intended to settle.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | Unstructured <Ustrd> | [0..*] | Text | | 142 |

### 10.1.12.1.1  Unstructured <Ustrd>

*Presence:* [0..*]

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

*Datatype:* "Max140Text" on page 420

## 10.1.12.2  Purpose2Choice

*Definition:* Specifies the underlying reason for the payment transaction.

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

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 142 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 142 |

### 10.1.12.2.1  Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalPurpose1Code" on page 409

### 10.1.12.2.2  Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Purpose, in a proprietary form.

*Datatype:* "Max35Text" on page 422

## 10.1.12.3  GroupHeader94

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | MessageIdentification *<MsgId>* | [1..1] | Text | | 143 |
| | CreationDateTime *<CreDtTm>* | [1..1] | DateTime | | 143 |
| | Authorisation *<Authstn>* | [0..2] | ± | | 144 |
| | BatchBooking *<BtchBookg>* | [0..1] | Indicator | | 144 |
| | NumberOfTransactions *<NbOfTxs>* | [1..1] | Text | | 144 |
| | ControlSum *<CtrlSum>* | [0..1] | Quantity | | 144 |
| | TotalInterbankSettlementAmount *<TtlIntrBkSttlmAmt>* | [0..1] | Amount | C1, C10 | 144 |
| | InterbankSettlementDate *<IntrBkSttlmDt>* | [0..1] | Date | | 145 |
| | SettlementInformation *<SttlmInf>* | [1..1] | ± | C25, C26 | 145 |
| | PaymentTypeInformation *<PmtTpInf>* | [0..1] | ± | | 146 |
| | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 146 |
| | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 147 |

**Constraints**

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

  ```
  On Condition
      /TotalInterbankSettlementAmount is present
  Following Must be True
      /InterbankSettlementDate Must be present
  ```

### 10.1.12.3.1  MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.3.2  CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.12.3.3 Authorisation <Authstn>

*Presence:* [0..2]

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

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

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

**Authorisation <Authstn>** contains one of the following elements (see "Authorisation1Choice" on page 177 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 177 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 178 |

### 10.1.12.3.4 BatchBooking <BtchBookg>

*Presence:* [0..1]

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

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

*Datatype:* One of the following values must be used (see "BatchBookingIndicator" on page 418):

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

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

### 10.1.12.3.5 NumberOfTransactions <NbOfTxs>

*Presence:* [1..1]

*Definition:* Number of individual transactions contained in the message.

*Datatype:* "Max15NumericText" on page 420

### 10.1.12.3.6 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 418

### 10.1.12.3.7 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

*Presence:* [0..1]

*Definition:* Total amount of money moved between the instructing agent and the instructed agent.

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.12.3.8 InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 10.1.12.3.9 SettlementInformation <SttlmInf>

*Presence:* [1..1]

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

*Impacted by:* C25 "SettlementMethodAgentRule", C26 "SettlementMethodClearingRule"

**SettlementInformation <SttlmInf>** contains the following elements (see "SettlementInstruction8" on page 380 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | SettlementMethod *<SttlmMtd>* | [1..1] | CodeSet | | 380 |
| | SettlementAccount *<SttlmAcct>* | [0..1] | ± | | 381 |
| | ClearingSystem *<ClrSys>* | [0..1] | | | 381 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 381 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 381 |

**Constraints**

- **SettlementMethodAgentRule**

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

```
On Condition
    /SettlementMethod is equal to value 'InstructingAgent'
  Or    /SettlementMethod is equal to value 'InstructedAgent'
```

```
Following Must be True
    /ClearingSystem Must be absent
```

- **SettlementMethodClearingRule**

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

```
On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
 And    /ClearingSystem Must be present
```

### 10.1.12.3.10 PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

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

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see
"PaymentTypeInformation27" on page 328 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InstructionPriority *<InstrPrty>* | [0..1] | CodeSet | | 329 |
| | ClearingChannel *<ClrChanl>* | [0..1] | CodeSet | | 329 |
| | ServiceLevel *<SvcLvl>* | [0..*] | | | 330 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 330 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 330 |
| | LocalInstrument *<LclInstrm>* | [0..1] | | | 330 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 330 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 330 |
| | SequenceType *<SeqTp>* | [0..1] | CodeSet | | 331 |
| | CategoryPurpose *<CtgyPurp>* | [0..1] | | | 331 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 331 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 331 |

### 10.1.12.3.11 InstructingAgent <InstgAgt>

*Presence:* [0..1]

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

**InstructingAgent <InstgAgt>** contains the following elements (see
"BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

#### 10.1.12.3.12 InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± | | 133 |
| | BranchIdentification <*BrnchId*> | [0..1] | ± | | 134 |

### 10.1.12.4 GroupHeader93

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

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | MessageIdentification <*MsgId*> | [1..1] | Text | | 148 |
| | CreationDateTime <*CreDtTm*> | [1..1] | DateTime | | 148 |
| | BatchBooking <*BtchBookg*> | [0..1] | Indicator | | 148 |
| | NumberOfTransactions <*NbOfTxs*> | [1..1] | Text | | 148 |
| | ControlSum <*CtrlSum*> | [0..1] | Quantity | | 148 |
| | TotalInterbankSettlementAmount <*TtlIntrBkSttlmAmt*> | [0..1] | Amount | C1, C10 | 148 |
| | InterbankSettlementDate <*IntrBkSttlmDt*> | [0..1] | Date | | 149 |
| | SettlementInformation <*SttlmInf*> | [1..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 149 |
| | PaymentTypeInformation <*PmtTpInf*> | [0..1] | ± | | 151 |
| | InstructingAgent <*InstgAgt*> | [0..1] | ± | | 152 |
| | InstructedAgent <*InstdAgt*> | [0..1] | ± | | 152 |

**Constraints**

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

  ```
  On Condition
      /TotalInterbankSettlementAmount is present
  ```

```
Following Must be True
    /InterbankSettlementDate Must be present
```

### 10.1.12.4.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.4.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.12.4.3 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.

*Datatype:* One of the following values must be used (see "BatchBookingIndicator" on page 418):

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

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

### 10.1.12.4.4 NumberOfTransactions <NbOfTxs>

*Presence:* [1..1]

*Definition:* Number of individual transactions contained in the message.

*Datatype:* "Max15NumericText" on page 420

### 10.1.12.4.5 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 418

### 10.1.12.4.6 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

*Presence:* [0..1]

*Definition:* Total amount of money moved between the instructing agent and the instructed agent.

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.12.4.7  InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 10.1.12.4.8  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.

*Impacted by:* C20 "InstructedReimbursementAgentAccountRule", C22 "InstructingReimbursementAgentAccountRule", C27 "SettlementMethodAgentRule", C28 "SettlementMethodClearingRule", C29 "SettlementMethodCoverAgentRule", C30 "SettlementMethodCoverRule", C33 "ThirdReimbursementAgentAccountRule", C34 "ThirdReimbursementAgentRule"

**SettlementInformation <SttlmInf>** contains the following elements (see "SettlementInstruction7" on page 374 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | SettlementMethod <SttlmMtd> | [1..1] | CodeSet | | 376 |
| | SettlementAccount <SttlmAcct> | [0..1] | ± | | 377 |
| | ClearingSystem <ClrSys> | [0..1] | | | 377 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 377 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 377 |
| | InstructingReimbursementAgent <InstgRmbrsmntAgt> | [0..1] | ± | | 378 |
| | InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> | [0..1] | ± | | 378 |
| | InstructedReimbursementAgent <InstdRmbrsmntAgt> | [0..1] | ± | | 378 |
| | InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> | [0..1] | ± | | 379 |
| | ThirdReimbursementAgent <ThrdRmbrsmntAgt> | [0..1] | ± | | 379 |
| | ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> | [0..1] | ± | | 379 |

**Constraints**

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
   Or    /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodClearingRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'ClearingSystem'
  Following Must be True
      /SettlementAccount Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodCoverAgentRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /InstructingReimbursementAgent Must be present
   Or     /InstructedReimbursementAgent Must be present
  ```

- **SettlementMethodCoverRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /SettlementAccount Must be absent
   And    /ClearingSystem Must be absent
  ```

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  ```
  On Condition
      /ThirdReimbursementAgent is absent
  Following Must be True
      /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

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

  ```
  On Condition
      /ThirdReimbursementAgent is present
  Following Must be True
      /InstructingReimbursementAgent Must be present
   And    /InstructedReimbursementAgent Must be present
  ```

### 10.1.12.4.9  PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

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

---

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation28" on page 331 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InstructionPriority *<InstrPrty>* | [0..1] | CodeSet | | 332 |
| | ClearingChannel *<ClrChanl>* | [0..1] | CodeSet | | 332 |
| | ServiceLevel *<SvcLvl>* | [0..*] | | | 332 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 333 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 333 |
| | LocalInstrument *<LclInstrm>* | [0..1] | | | 333 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 333 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 333 |
| | CategoryPurpose *<CtgyPurp>* | [0..1] | | | 333 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 334 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 334 |

### 10.1.12.4.10 InstructingAgent <InstgAgt>

*Presence:* [0..1]

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

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.12.4.11 InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

## 10.1.12.5 GroupHeader92

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

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | MessageIdentification <*MsgId*> | [1..1] | Text | | 153 |
| | CreationDateTime <*CreDtTm*> | [1..1] | DateTime | | 153 |
| | NumberOfTransactions <*NbOfTxs*> | [1..1] | Text | | 153 |
| | ControlSum <*CtrlSum*> | [0..1] | Quantity | | 153 |
| | InstructingAgent <*InstgAgt*> | [0..1] | ± | | 153 |
| | InstructedAgent <*InstdAgt*> | [0..1] | ± | | 154 |

### 10.1.12.5.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.5.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.12.5.3 NumberOfTransactions <NbOfTxs>

*Presence:* [1..1]

*Definition:* Number of individual transactions contained in the message.

*Datatype:* "Max15NumericText" on page 420

### 10.1.12.5.4 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 418

### 10.1.12.5.5 InstructingAgent <InstgAgt>

*Presence:* [0..1]

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

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± |  | 133 |
|    | BranchIdentification <*BrnchId*> | [0..1] | ± |  | 134 |

### 10.1.12.5.6 InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± |  | 133 |
|    | BranchIdentification <*BrnchId*> | [0..1] | ± |  | 134 |

## 10.1.12.6 GroupHeader91

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

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | MessageIdentification <*MsgId*> | [1..1] | Text |  | 154 |
|    | CreationDateTime <*CreDtTm*> | [1..1] | DateTime |  | 154 |
|    | InstructingAgent <*InstgAgt*> | [0..1] | ± |  | 155 |
|    | InstructedAgent <*InstdAgt*> | [0..1] | ± |  | 155 |

### 10.1.12.6.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.6.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.12.6.3 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.

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|----|----|----|----|----|
|  | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|  | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.12.6.4 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.

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|----|----|----|----|----|
|  | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|  | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

## 10.1.12.7 GroupHeader90

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

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | MessageIdentification <*MsgId*> | [1..1] | Text | | 156 |
| | CreationDateTime <*CreDtTm*> | [1..1] | DateTime | | 157 |
| | Authorisation <*Authstn*> | [0..2] | ± | | 157 |
| | BatchBooking <*BtchBookg*> | [0..1] | Indicator | | 157 |
| | NumberOfTransactions <*NbOfTxs*> | [1..1] | Text | | 157 |
| | ControlSum <*CtrlSum*> | [0..1] | Quantity | | 158 |
| | GroupReturn <*GrpRtr*> | [0..1] | Indicator | | 158 |
| | TotalReturnedInterbankSettlementAmount <*TtlRtrdIntrBkSttlmAmt*> | [0..1] | Amount | C1, C10 | 158 |
| | InterbankSettlementDate <*IntrBkSttlmDt*> | [0..1] | Date | | 158 |
| | SettlementInformation <*SttlmInf*> | [1..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 158 |
| | InstructingAgent <*InstgAgt*> | [0..1] | ± | | 160 |
| | InstructedAgent <*InstdAgt*> | [0..1] | ± | | 161 |

**Constraints**

- **ControlSumAndGroupReturnRule**

  If GroupReturn is true, then ControlSum is not allowed.

  ```
  On Condition
      /GroupReturn is present
   And    /GroupReturn is equal to value 'true'
  Following Must be True
      /ControlSum Must be absent
  ```

- **GroupReturnAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

  ```
  On Condition
      /TotalReturnedInterbankSettlementAmount is present
  Following Must be True
      /InterbankSettlementDate Must be present
  ```

### 10.1.12.7.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.7.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.12.7.3 Authorisation <Authstn>

*Presence:* [0..2]

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

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

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

**Authorisation <Authstn>** contains one of the following elements (see "Authorisation1Choice" on page 177 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 177 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 178 |

### 10.1.12.7.4 BatchBooking <BtchBookg>

*Presence:* [0..1]

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

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

*Datatype:* One of the following values must be used (see "BatchBookingIndicator" on page 418):

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

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

### 10.1.12.7.5 NumberOfTransactions <NbOfTxs>

*Presence:* [1..1]

*Definition:* Number of individual transactions contained in the message.

*Datatype:* "Max15NumericText" on page 420

### 10.1.12.7.6 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 418

### 10.1.12.7.7 GroupReturn <GrpRtr>

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "TrueFalseIndicator" on page 418):

- *Meaning When True:* True

- *Meaning When False:* False

### 10.1.12.7.8 TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>

*Presence:* [0..1]

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

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.12.7.9 InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 10.1.12.7.10 SettlementInformation <SttlmInf>

*Presence:* [1..1]

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

*Impacted by:* C20 "InstructedReimbursementAgentAccountRule", C22 "InstructingReimbursementAgentAccountRule", C27 "SettlementMethodAgentRule", C28

"SettlementMethodClearingRule", C29 "SettlementMethodCoverAgentRule", C30 "SettlementMethodCoverRule", C33 "ThirdReimbursementAgentAccountRule", C34 "ThirdReimbursementAgentRule"

**SettlementInformation <SttlmInf>** contains the following elements (see "SettlementInstruction7" on page 374 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|  | SettlementMethod <*SttlmMtd*> | [1..1] | CodeSet |  | 376 |
|  | SettlementAccount <*SttlmAcct*> | [0..1] | ± |  | 377 |
|  | ClearingSystem <*ClrSys*> | [0..1] |  |  | 377 |
| {Or | Code <*Cd*> | [1..1] | CodeSet |  | 377 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text |  | 377 |
|  | InstructingReimbursementAgent <*InstgRmbrsmntAgt*> | [0..1] | ± |  | 378 |
|  | InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*> | [0..1] | ± |  | 378 |
|  | InstructedReimbursementAgent <*InstdRmbrsmntAgt*> | [0..1] | ± |  | 378 |
|  | InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*> | [0..1] | ± |  | 379 |
|  | ThirdReimbursementAgent <*ThrdRmbrsmntAgt*> | [0..1] | ± |  | 379 |
|  | ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*> | [0..1] | ± |  | 379 |

**Constraints**

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
    Or    /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
  ```

```
And     /InstructingReimbursementAgent Must be absent
And     /InstructedReimbursementAgent Must be absent
And     /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodClearingRule**

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

```
On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
 And    /InstructingReimbursementAgent Must be absent
 And    /InstructedReimbursementAgent Must be absent
 And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodCoverAgentRule**

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

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
 Or     /InstructedReimbursementAgent Must be present
```

- **SettlementMethodCoverRule**

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

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
 And    /ClearingSystem Must be absent
```

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

```
On Condition
    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent
```

- **ThirdReimbursementAgentRule**

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

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
 And    /InstructedReimbursementAgent Must be present
```

### 10.1.12.7.11 InstructingAgent <InstgAgt>

*Presence:* [0..1]

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

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

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± |  | 133 |
|    | BranchIdentification <*BrnchId*> | [0..1] | ± |  | 134 |

### 10.1.12.7.12 InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

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

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± |  | 133 |
|    | BranchIdentification <*BrnchId*> | [0..1] | ± |  | 134 |

## 10.1.12.8  GroupHeader89

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

| Or | MessageElement *<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|----------------------------|-------|------|-------------|------|
| | MessageIdentification *<MsgId>* | [1..1] | Text | | 162 |
| | CreationDateTime *<CreDtTm>* | [1..1] | DateTime | | 163 |
| | Authorisation *<Authstn>* | [0..2] | ± | | 163 |
| | BatchBooking *<BtchBookg>* | [0..1] | Indicator | | 163 |
| | NumberOfTransactions *<NbOfTxs>* | [1..1] | Text | | 163 |
| | ControlSum *<CtrlSum>* | [0..1] | Quantity | | 164 |
| | GroupReversal *<GrpRvsl>* | [0..1] | Indicator | | 164 |
| | TotalReversedInterbankSettlementAmount *<TtlRvsdIntrBkSttlmAmt>* | [0..1] | Amount | C1, C10 | 164 |
| | InterbankSettlementDate *<IntrBkSttlmDt>* | [0..1] | Date | | 164 |
| | SettlementInformation *<SttlmInf>* | [1..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 164 |
| | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 166 |
| | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 167 |

**Constraints**

- **ControlSumAndGroupReversalRule**

  If GroupReversal is true, then ControlSum is not allowed.

  ```
  On Condition
      /GroupReversal is present
   And    /GroupReversal is equal to value 'true'
  Following Must be True
      /ControlSum Must be absent
  ```

- **GroupReversalAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

  ```
  On Condition
      /TotalReversedInterbankSettlementAmount is present
  Following Must be True
      /InterbankSettlementDate Must be present
  ```

### 10.1.12.8.1 MessageIdentification <MsgId>

*Presence:* [1..1]

---

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

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.8.2  CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.12.8.3  Authorisation <Authstn>

*Presence:* [0..2]

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

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

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

**Authorisation <Authstn>** contains one of the following elements (see "Authorisation1Choice" on page 177 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 177 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 178 |

### 10.1.12.8.4  BatchBooking <BtchBookg>

*Presence:* [0..1]

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

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

*Datatype:* One of the following values must be used (see "BatchBookingIndicator" on page 418):

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

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

### 10.1.12.8.5  NumberOfTransactions <NbOfTxs>

*Presence:* [1..1]

*Definition:* Number of individual transactions contained in the message.

*Datatype:* "Max15NumericText" on page 420

### 10.1.12.8.6  ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 418

### 10.1.12.8.7  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.

*Datatype:* One of the following values must be used (see "TrueFalseIndicator" on page 418):

• *Meaning When True:* True

• *Meaning When False:* False

### 10.1.12.8.8  TotalReversedInterbankSettlementAmount <TtlRvsdIntrBkSttlmAmt>

*Presence:* [0..1]

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

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

• **ActiveCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

### 10.1.12.8.9  InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 10.1.12.8.10  SettlementInformation <SttlmInf>

*Presence:* [1..1]

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

*Impacted by:* C20 "InstructedReimbursementAgentAccountRule", C22 "InstructingReimbursementAgentAccountRule", C27 "SettlementMethodAgentRule", C28

"SettlementMethodClearingRule", C29 "SettlementMethodCoverAgentRule", C30 "SettlementMethodCoverRule", C33 "ThirdReimbursementAgentAccountRule", C34 "ThirdReimbursementAgentRule"

**SettlementInformation <SttlmInf>** contains the following elements (see "SettlementInstruction7" on page 374 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | SettlementMethod <SttlmMtd> | [1..1] | CodeSet | | 376 |
| | SettlementAccount <SttlmAcct> | [0..1] | ± | | 377 |
| | ClearingSystem <ClrSys> | [0..1] | | | 377 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 377 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 377 |
| | InstructingReimbursementAgent <InstgRmbrsmntAgt> | [0..1] | ± | | 378 |
| | InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> | [0..1] | ± | | 378 |
| | InstructedReimbursementAgent <InstdRmbrsmntAgt> | [0..1] | ± | | 378 |
| | InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> | [0..1] | ± | | 379 |
| | ThirdReimbursementAgent <ThrdRmbrsmntAgt> | [0..1] | ± | | 379 |
| | ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> | [0..1] | ± | | 379 |

**Constraints**

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
    Or   /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
  ```

```
And     /InstructingReimbursementAgent Must be absent
And     /InstructedReimbursementAgent Must be absent
And     /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodClearingRule**

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

```
On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
 And    /InstructingReimbursementAgent Must be absent
 And    /InstructedReimbursementAgent Must be absent
 And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodCoverAgentRule**

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

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
 Or     /InstructedReimbursementAgent Must be present
```

- **SettlementMethodCoverRule**

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

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
 And    /ClearingSystem Must be absent
```

- **ThirdReimbursementAgentAccountRule**

   If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

```
On Condition
    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent
```

- **ThirdReimbursementAgentRule**

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

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
 And    /InstructedReimbursementAgent Must be present
```

### 10.1.12.8.11  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.

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.12.8.12 InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

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

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

## 10.1.12.9 OriginalGroupInformation29

*Definition:* Unique and unambiguous identifier of the group of transactions as assigned by the original instructing party.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | OriginalMessageIdentification *<OrgnlMsgId>* | [1..1] | Text | | 167 |
| | OriginalMessageNameIdentification *<OrgnlMsgNmId>* | [1..1] | Text | | 167 |
| | OriginalCreationDateTime *<OrgnlCreDtTm>* | [0..1] | DateTime | | 168 |

### 10.1.12.9.1 OriginalMessageIdentification <OrgnlMsgId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.9.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.9.3 OriginalCreationDateTime <OrgnlCreDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

## 10.1.12.10 Frequency36Choice

*Definition:* Choice of format for a frequency, for example, the frequency of payment.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Type *<Tp>* | [1..1] | CodeSet | | 168 |
| Or | Period *<Prd>* | [1..1] | | | 168 |
| |   Type *<Tp>* | [1..1] | CodeSet | | 169 |
| |   CountPerPeriod *<CntPerPrd>* | [1..1] | Quantity | | 169 |
| Or} | PointInTime *<PtInTm>* | [1..1] | | | 169 |
| |   Type *<Tp>* | [1..1] | CodeSet | | 170 |
| |   PointInTime *<PtInTm>* | [1..1] | Text | | 170 |

### 10.1.12.10.1 Type <Tp>

*Presence:* [1..1]

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

*Datatype:* "Frequency6Code" on page 410

| CodeName | Name | Definition |
|---|---|---|
| YEAR | Annual | Event takes place every year or once a year. |
| MNTH | Monthly | Event takes place every month or once a month. |
| QURT | Quarterly | Event takes place every three months or four times a year. |
| MIAN | SemiAnnual | Event takes place every six months or two times a year. |
| WEEK | Weekly | Event takes place once a week. |
| DAIL | Daily | Event takes place every day. |
| ADHO | Adhoc | Event takes place on request or as necessary. |
| INDA | IntraDay | Event takes place several times a day. |
| FRTN | Fortnightly | Event takes place every two weeks. |

### 10.1.12.10.2 Period <Prd>

*Presence:* [1..1]

*Definition:* Specifies a frequency in terms of a count per period within a specified period type.

**Period <Prd>** contains the following **FrequencyPeriod1** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type *<Tp>* | [1..1] | CodeSet | | 169 |
| | CountPerPeriod *<CntPerPrd>* | [1..1] | Quantity | | 169 |

### 10.1.12.10.2.1 Type <Tp>

*Presence:* [1..1]

*Definition:* Period for which the number of instructions are to be created and processed.

*Datatype:* "Frequency6Code" on page 410

| CodeName | Name | Definition |
|---|---|---|
| YEAR | Annual | Event takes place every year or once a year. |
| MNTH | Monthly | Event takes place every month or once a month. |
| QURT | Quarterly | Event takes place every three months or four times a year. |
| MIAN | SemiAnnual | Event takes place every six months or two times a year. |
| WEEK | Weekly | Event takes place once a week. |
| DAIL | Daily | Event takes place every day. |
| ADHO | Adhoc | Event takes place on request or as necessary. |
| INDA | IntraDay | Event takes place several times a day. |
| FRTN | Fortnightly | Event takes place every two weeks. |

### 10.1.12.10.2.2 CountPerPeriod <CntPerPrd>

*Presence:* [1..1]

*Definition:* Number of instructions to be created and processed during the specified period.

*Datatype:* "DecimalNumber" on page 418

### 10.1.12.10.3 PointInTime <PtInTm>

*Presence:* [1..1]

*Definition:* Specifies a frequency in terms of an exact point in time or moment within a specified period type.

**PointInTime <PtInTm>** contains the following **FrequencyAndMoment1** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type *<Tp>* | [1..1] | CodeSet | | 170 |
| | PointInTime *<PtInTm>* | [1..1] | Text | | 170 |

#### 10.1.12.10.3.1 Type <Tp>

*Presence:* [1..1]

*Definition:* Period for which the number of instructions are to be created and processed.

*Datatype:* "Frequency6Code" on page 410

| CodeName | Name | Definition |
|---|---|---|
| YEAR | Annual | Event takes place every year or once a year. |
| MNTH | Monthly | Event takes place every month or once a month. |
| QURT | Quarterly | Event takes place every three months or four times a year. |
| MIAN | SemiAnnual | Event takes place every six months or two times a year. |
| WEEK | Weekly | Event takes place once a week. |
| DAIL | Daily | Event takes place every day. |
| ADHO | Adhoc | Event takes place on request or as necessary. |
| INDA | IntraDay | Event takes place several times a day. |
| FRTN | Fortnightly | Event takes place every two weeks. |

#### 10.1.12.10.3.2 PointInTime <PtInTm>

*Presence:* [1..1]

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

*Datatype:* "Exact2NumericText" on page 419

### 10.1.12.11 NumberOfTransactionsPerStatus5

*Definition:* Set of elements used to provide detailed information on the number of transactions that are reported with a specific transaction status.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | DetailedNumberOfTransactions <*DtldNbOfTxs*> | [1..1] | Text | | 170 |
| | DetailedStatus <*DtldSts*> | [1..1] | CodeSet | | 170 |
| | DetailedControlSum <*DtldCtrlSum*> | [0..1] | Quantity | | 171 |

#### 10.1.12.11.1 DetailedNumberOfTransactions <DtldNbOfTxs>

*Presence:* [1..1]

*Definition:* Number of individual transactions contained in the message, detailed per status.

*Datatype:* "Max15NumericText" on page 420

#### 10.1.12.11.2 DetailedStatus <DtldSts>

*Presence:* [1..1]

*Definition:* Common transaction status for all individual transactions reported.

*Datatype:* "ExternalPaymentTransactionStatus1Code" on page 408

### 10.1.12.11.3 DetailedControlSum <DtldCtrlSum>

*Presence:* [0..1]

*Definition:* Total of all individual amounts included in the message, irrespective of currencies, detailed per status.

*Datatype:* "DecimalNumber" on page 418

## 10.1.12.12 OriginalGroupInformation27

*Definition:* Set of elements used to provide information on the original group, to which the message refers.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | OriginalMessageIdentification *<OrgnlMsgId>* | [1..1] | Text | | 171 |
|    | OriginalMessageNameIdentification *<OrgnlMsgNmId>* | [1..1] | Text | | 171 |
|    | OriginalCreationDateTime *<OrgnlCreDtTm>* | [0..1] | DateTime | | 171 |
|    | OriginalNumberOfTransactions *<OrgnlNbOfTxs>* | [0..1] | Text | | 171 |
|    | OriginalControlSum *<OrgnlCtrlSum>* | [0..1] | Quantity | | 172 |

### 10.1.12.12.1 OriginalMessageIdentification <OrgnlMsgId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.12.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.12.3 OriginalCreationDateTime <OrgnlCreDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.12.12.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

*Presence:* [0..1]

*Definition:* Number of individual transactions contained in the original message.

*Datatype:* "Max15NumericText" on page 420

#### 10.1.12.12.5 OriginalControlSum <OrgnlCtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 418

### 10.1.12.13 RemittanceAmount2

*Definition:* Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | DuePayableAmount *<DuePyblAmt>* | [0..1] | Amount | C2, C11 | 172 |
| | DiscountAppliedAmount *<DscntApldAmt>* | [0..*] | | | 173 |
| |   Type *<Tp>* | [0..1] | | | 173 |
| {Or |    Code *<Cd>* | [1..1] | CodeSet | | 173 |
| Or} |    Proprietary *<Prtry>* | [1..1] | Text | | 173 |
| |   Amount *<Amt>* | [1..1] | Amount | C2, C11 | 174 |
| | CreditNoteAmount *<CdtNoteAmt>* | [0..1] | Amount | C2, C11 | 174 |
| | TaxAmount *<TaxAmt>* | [0..*] | | | 174 |
| |   Type *<Tp>* | [0..1] | | | 175 |
| {Or |    Code *<Cd>* | [1..1] | CodeSet | | 175 |
| Or} |    Proprietary *<Prtry>* | [1..1] | Text | | 175 |
| |   Amount *<Amt>* | [1..1] | Amount | C2, C11 | 175 |
| | AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>* | [0..*] | | | 176 |
| |   Amount *<Amt>* | [1..1] | Amount | C2, C11 | 176 |
| |   CreditDebitIndicator *<CdtDbtInd>* | [0..1] | CodeSet | | 176 |
| |   Reason *<Rsn>* | [0..1] | Text | | 176 |
| |   AdditionalInformation *<AddtlInf>* | [0..1] | Text | | 177 |
| | RemittedAmount *<RmtdAmt>* | [0..1] | Amount | C2, C11 | 177 |

#### 10.1.12.13.1 DuePayableAmount <DuePyblAmt>

*Presence:* [0..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.12.13.2  DiscountAppliedAmount <DscntApldAmt>

*Presence:* [0..*]

*Definition:* Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor.

**DiscountAppliedAmount <DscntApldAmt>** contains the following **DiscountAmountAndType1** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|  | Type <*Tp*> | [0..1] |  |  | 173 |
| {Or | Code <*Cd*> | [1..1] | CodeSet |  | 173 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text |  | 173 |
|  | Amount <*Amt*> | [1..1] | Amount | C2, C11 | 174 |

### 10.1.12.13.2.1  Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of the amount.

**Type <Tp>** contains one of the following **DiscountAmountType1Choice** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Code <*Cd*> | [1..1] | CodeSet |  | 173 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text |  | 173 |

### 10.1.12.13.2.1.1  Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the amount type, in a coded form.

*Datatype:* "ExternalDiscountAmountType1Code" on page 406

### 10.1.12.13.2.1.2  Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.13.2.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount of money, which has been typed.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.12.13.3 CreditNoteAmount <CdtNoteAmt>

*Presence:* [0..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.12.13.4 TaxAmount <TaxAmt>

*Presence:* [0..*]

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

**TaxAmount <TaxAmt>** contains the following **TaxAmountAndType1** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | Type <Tp> | [0..1] |  |  | 175 |
| {Or | Code <Cd> | [1..1] | CodeSet |  | 175 |
| Or} | Proprietary <Prtry> | [1..1] | Text |  | 175 |
|  | Amount <Amt> | [1..1] | Amount | C2, C11 | 175 |

### 10.1.12.13.4.1  Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of the amount.

**Type <Tp>** contains one of the following **TaxAmountType1Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <Cd> | [1..1] | CodeSet |  | 175 |
| Or} | Proprietary <Prtry> | [1..1] | Text |  | 175 |

### 10.1.12.13.4.1.1  Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the amount type, in a coded form.

*Datatype:* "ExternalTaxAmountType1Code" on page 410

### 10.1.12.13.4.1.2  Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.12.13.4.2  Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount of money, which has been typed.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

### 10.1.12.13.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

*Presence:* [0..*]

*Definition:* Specifies detailed information on the amount and reason of the document adjustment.

**AdjustmentAmountAndReason <AdjstmntAmtAndRsn>** contains the following **DocumentAdjustment1** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 176 |
| | CreditDebitIndicator *<CdtDbtInd>* | [0..1] | CodeSet | | 176 |
| | Reason *<Rsn>* | [0..1] | Text | | 176 |
| | AdditionalInformation *<AddtlInf>* | [0..1] | Text | | 177 |

### 10.1.12.13.5.1 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount of money of the document adjustment.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.12.13.5.2 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

*Datatype:* "CreditDebitCode" on page 403

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

### 10.1.12.13.5.3 Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the adjustment.

*Datatype:* "Max4Text" on page 422

### 10.1.12.13.5.4  AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Provides further details on the document adjustment.

*Datatype:* "Max140Text" on page 420

### 10.1.12.13.6  RemittedAmount <RmtdAmt>

*Presence:* [0..1]

*Definition:* Amount of money remitted for the referred document.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

## 10.1.12.14  Authorisation1Choice

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

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 177 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 178 |

### 10.1.12.14.1  Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the authorisation, in a coded form.

*Datatype:* "Authorisation1Code" on page 401

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

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

### 10.1.12.14.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max128Text" on page 420

## 10.1.12.15 SupplementaryData1

*Definition:* Additional information that can not be captured in the structured fields and/or any other specific block.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PlaceAndName <*PlcAndNm*> | [0..1] | Text | | 178 |
| | Envelope <*Envlp*> | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

### 10.1.12.15.1 PlaceAndName <PlcAndNm>

*Presence:* [0..1]

*Definition:* Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

*Datatype:* "Max350Text" on page 421

### 10.1.12.15.2 Envelope <Envlp>

*Presence:* [1..1]

*Definition:* Technical element wrapping the supplementary data.

*Type:* (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

# 10.1.13     Organisation Identification

## 10.1.13.1 OrganisationIdentification29

*Definition:* Unique and unambiguous way to identify an organisation.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | AnyBIC *<AnyBIC>* | [0..1] | IdentifierSet | C5 | 179 |
|  | LEI *<LEI>* | [0..1] | IdentifierSet |  | 179 |
|  | Other *<Othr>* | [0..*] |  |  | 179 |
|  | Identification *<Id>* | [1..1] | Text |  | 180 |
|  | SchemeName *<SchmeNm>* | [0..1] |  |  | 180 |
| {Or | Code *<Cd>* | [1..1] | CodeSet |  | 180 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text |  | 180 |
|  | Issuer *<Issr>* | [0..1] | Text |  | 180 |

### 10.1.13.1.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C5 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 416

**Constraints**

- **AnyBIC**

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

### 10.1.13.1.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 417

### 10.1.13.1.3 Other <Othr>

*Presence:* [0..*]

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

**Other <Othr>** contains the following **GenericOrganisationIdentification1** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | Identification <Id> | [1..1] | Text | | 180 |
| | SchemeName <SchmeNm> | [0..1] | | | 180 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 180 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 180 |
| | Issuer <Issr> | [0..1] | Text | | 180 |

### 10.1.13.1.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max35Text" on page 422

### 10.1.13.1.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 180 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 180 |

### 10.1.13.1.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 407

### 10.1.13.1.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.13.1.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 422

# 10.1.14      Party Identification

## 10.1.14.1  PartyIdentification135

*Definition:* Specifies the identification of a person or an organisation.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Name *<Nm>* | [0..1] | Text | | 181 |
|    | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
|    | Identification *<Id>* | [0..1] | ± | | 182 |
|    | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
|    | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.14.1.1  Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 420

### 10.1.14.1.2  PostalAddress <PstlAdr>

*Presence:* [0..1]

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

**PostalAddress <PstlAdr>** contains the following elements (see "PostalAddress24" on page 339 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | AddressType <AdrTp> | [0..1] |  |  | 340 |
| {Or | Code <Cd> | [1..1] | CodeSet |  | 340 |
| Or} | Proprietary <Prtry> | [1..1] | ± |  | 341 |
|  | Department <Dept> | [0..1] | Text |  | 341 |
|  | SubDepartment <SubDept> | [0..1] | Text |  | 341 |
|  | StreetName <StrtNm> | [0..1] | Text |  | 341 |
|  | BuildingNumber <BldgNb> | [0..1] | Text |  | 341 |
|  | BuildingName <BldgNm> | [0..1] | Text |  | 342 |
|  | Floor <Flr> | [0..1] | Text |  | 342 |
|  | PostBox <PstBx> | [0..1] | Text |  | 342 |
|  | Room <Room> | [0..1] | Text |  | 342 |
|  | PostCode <PstCd> | [0..1] | Text |  | 342 |
|  | TownName <TwnNm> | [0..1] | Text |  | 342 |
|  | TownLocationName <TwnLctnNm> | [0..1] | Text |  | 342 |
|  | DistrictName <DstrctNm> | [0..1] | Text |  | 342 |
|  | CountrySubDivision <CtrySubDvsn> | [0..1] | Text |  | 343 |
|  | Country <Ctry> | [0..1] | CodeSet | C9 | 343 |
|  | AddressLine <AdrLine> | [0..7] | Text |  | 343 |

### 10.1.14.1.3  Identification <Id>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of a party.

**Identification <Id>** contains one of the following elements (see "Party38Choice" on page 183 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | OrganisationIdentification <OrgId> | [1..1] | ± |  | 183 |
| Or} | PrivateIdentification <PrvtId> | [1..1] | ± |  | 184 |

### 10.1.14.1.4  CountryOfResidence <CtryOfRes>

*Presence:* [0..1]

*Definition:* Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

*Impacted by:* C9 "Country"

*Datatype:* "CountryCode" on page 403

**Constraints**

• **Country**

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

### 10.1.14.1.5 ContactDetails <CtctDtls>

*Presence:* [0..1]

*Definition:* Set of elements used to indicate how to contact the party.

**ContactDetails <CtctDtls>** contains the following elements (see "Contact4" on page 336 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | NamePrefix *<NmPrfx>* | [0..1] | CodeSet | | 337 |
| | Name *<Nm>* | [0..1] | Text | | 337 |
| | PhoneNumber *<PhneNb>* | [0..1] | Text | | 337 |
| | MobileNumber *<MobNb>* | [0..1] | Text | | 338 |
| | FaxNumber *<FaxNb>* | [0..1] | Text | | 338 |
| | EmailAddress *<EmailAdr>* | [0..1] | Text | | 338 |
| | EmailPurpose *<EmailPurp>* | [0..1] | Text | | 338 |
| | JobTitle *<JobTitl>* | [0..1] | Text | | 338 |
| | Responsibility *<Rspnsblty>* | [0..1] | Text | | 338 |
| | Department *<Dept>* | [0..1] | Text | | 338 |
| | Other *<Othr>* | [0..*] | | | 338 |
| | ChannelType *<ChanlTp>* | [1..1] | Text | | 339 |
| | Identification *<Id>* | [0..1] | Text | | 339 |
| | PreferredMethod *<PrefrdMtd>* | [0..1] | CodeSet | | 339 |

### 10.1.14.2 Party38Choice

*Definition:* Nature or use of the account.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | OrganisationIdentification *<OrgId>* | [1..1] | ± | | 183 |
| Or} | PrivateIdentification *<PrvtId>* | [1..1] | ± | | 184 |

### 10.1.14.2.1 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous way to identify an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 179 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | AnyBIC *<AnyBIC>* | [0..1] | IdentifierSet | C5 | 179 |
| | LEI *<LEI>* | [0..1] | IdentifierSet | | 179 |
| | Other *<Othr>* | [0..*] | | | 179 |
| | Identification *<Id>* | [1..1] | Text | | 180 |
| | SchemeName *<SchmeNm>* | [0..1] | | | 180 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 180 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 180 |
| | Issuer *<Issr>* | [0..1] | Text | | 180 |

### 10.1.14.2.2  PrivateIdentification <PrvtId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person, for example a passport.

**PrivateIdentification <PrvtId>** contains the following elements (see "PersonIdentification13" on page 334 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | DateAndPlaceOfBirth *<DtAndPlcOfBirth>* | [0..1] | | | 334 |
| | BirthDate *<BirthDt>* | [1..1] | Date | | 335 |
| | ProvinceOfBirth *<PrvcOfBirth>* | [0..1] | Text | | 335 |
| | CityOfBirth *<CityOfBirth>* | [1..1] | Text | | 335 |
| | CountryOfBirth *<CtryOfBirth>* | [1..1] | CodeSet | C9 | 335 |
| | Other *<Othr>* | [0..*] | | | 335 |
| | Identification *<Id>* | [1..1] | Text | | 336 |
| | SchemeName *<SchmeNm>* | [0..1] | | | 336 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 336 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 336 |
| | Issuer *<Issr>* | [0..1] | Text | | 336 |

## 10.1.14.3  Party40Choice

*Definition:* Identification of a person, an organisation or a financial institution.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Party *<Pty>* | [1..1] | ± | | 185 |
| Or} | Agent *<Agt>* | [1..1] | ± | | 185 |

### 10.1.14.3.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Identification of a person or an organisation.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Name *<Nm>* | [0..1] | Text | | 181 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
| | Identification *<Id>* | [0..1] | ± | | 182 |
| | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.14.3.2 Agent <Agt>

*Presence:* [1..1]

*Definition:* Identification of a financial institution.

**Agent <Agt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

# 10.1.15    Payment

### 10.1.15.1 SettlementTimeRequest2

*Definition:* Provides information on the requested settlement time(s) of the payment instruction.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | CLSTime *<CLSTm>* | [0..1] | Time | | 186 |
| | TillTime *<TillTm>* | [0..1] | Time | | 186 |
| | FromTime *<FrTm>* | [0..1] | Time | | 186 |
| | RejectTime *<RjctTm>* | [0..1] | Time | | 186 |

### 10.1.15.1.1  CLSTime <CLSTm>

*Presence:* [0..1]

*Definition:* Time by which the amount of money must be credited, with confirmation, to the CLS Bank's account at the central bank.

Usage: Time must be expressed in Central European Time (CET).

*Datatype:* "ISOTime" on page 422

### 10.1.15.1.2  TillTime <TillTm>

*Presence:* [0..1]

*Definition:* Time until when the payment may be settled.

*Datatype:* "ISOTime" on page 422

### 10.1.15.1.3  FromTime <FrTm>

*Presence:* [0..1]

*Definition:* Time as from when the payment may be settled.

*Datatype:* "ISOTime" on page 422

### 10.1.15.1.4  RejectTime <RjctTm>

*Presence:* [0..1]

*Definition:* Time by when the payment must be settled to avoid rejection.

*Datatype:* "ISOTime" on page 422

## 10.1.15.2  CreditTransferTransaction47

*Definition:* Provides further details specific to the individual transaction(s) included in the message.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | CreditIdentification *<CdtId>* | [1..1] | Text | | 190 |
| | BatchBooking *<BtchBookg>* | [0..1] | Indicator | | 190 |
| | PaymentTypeInformation *<PmtTpInf>* | [0..1] | ± | | 190 |
| | TotalInterbankSettlementAmount *<TtlIntrBkSttlmAmt>* | [0..1] | Amount | C1, C10 | 190 |
| | InterbankSettlementDate *<IntrBkSttlmDt>* | [0..1] | Date | | 191 |
| | SettlementTimeIndication *<SttlmTmIndctn>* | [0..1] | | | 191 |
| | DebitDateTime *<DbtDtTm>* | [0..1] | DateTime | | 191 |
| | CreditDateTime *<CdtDtTm>* | [0..1] | DateTime | | 191 |
| | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 192 |
| | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 192 |
| | IntermediaryAgent1 *<IntrmyAgt1>* | [0..1] | ± | | 192 |
| | IntermediaryAgent1Account *<IntrmyAgt1Acct>* | [0..1] | ± | | 192 |
| | IntermediaryAgent2 *<IntrmyAgt2>* | [0..1] | ± | | 193 |
| | IntermediaryAgent2Account *<IntrmyAgt2Acct>* | [0..1] | ± | | 193 |
| | IntermediaryAgent3 *<IntrmyAgt3>* | [0..1] | ± | | 193 |
| | IntermediaryAgent3Account *<IntrmyAgt3Acct>* | [0..1] | ± | | 194 |
| | CreditorAgent *<CdtrAgt>* | [0..1] | ± | | 194 |
| | CreditorAgentAccount *<CdtrAgtAcct>* | [0..1] | ± | | 194 |
| | Creditor *<Cdtr>* | [1..1] | ± | | 195 |
| | CreditorAccount *<CdtrAcct>* | [0..1] | ± | | 195 |
| | UltimateCreditor *<UltmtCdtr>* | [0..1] | ± | | 195 |
| | InstructionForCreditorAgent *<InstrForCdtrAgt>* | [0..*] | ± | | 196 |
| | DirectDebitTransactionInformation *<DrctDbtTxInf>* | [1..*] | | C22 | 196 |
| | PaymentIdentification *<PmtId>* | [1..1] | ± | C20 | 197 |
| | PaymentTypeInformation *<PmtTpInf>* | [0..1] | ± | | 198 |
| | InterbankSettlementAmount *<IntrBkSttlmAmt>* | [1..1] | Amount | C1, C10 | 198 |
| | InterbankSettlementDate *<IntrBkSttlmDt>* | [0..1] | Date | | 199 |
| | SettlementPriority *<SttlmPrty>* | [0..1] | CodeSet | | 199 |
| | SettlementTimeIndication *<SttlmTmIndctn>* | [0..1] | | | 199 |
| | DebitDateTime *<DbtDtTm>* | [0..1] | DateTime | | 199 |
| | CreditDateTime *<CdtDtTm>* | [0..1] | DateTime | | 200 |

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | SettlementTimeRequest <*SttlmTmReq*> | [0..1] | ± | | 200 |
| | UltimateDebtor <*UltmtDbtr*> | [0..1] | ± | | 200 |
| | Debtor <*Dbtr*> | [1..1] | ± | | 200 |
| | DebtorAccount <*DbtrAcct*> | [0..1] | ± | | 201 |
| | DebtorAgent <*DbtrAgt*> | [0..1] | ± | | 201 |
| | DebtorAgentAccount <*DbtrAgtAcct*> | [0..1] | ± | | 201 |
| | InstructionForDebtorAgent <*InstrForDbtrAgt*> | [0..1] | Text | | 202 |
| | Purpose <*Purp*> | [0..1] | ± | | 202 |
| | RemittanceInformation <*RmtInf*> | [0..1] | ± | | 202 |
| | SupplementaryData <*SplmtryData*> | [0..*] | ± | C28 | 202 |

**Constraints**

- **CreditorAgentAccountRule**

  If CreditorAgentAccount is present, then CreditorAgent must be present.

  ```
  On Condition
      /CreditorAgent is absent
  Following Must be True
      /CreditorAgentAccount Must be absent
  ```

- **InterbankSettlementDateRule**

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

  ```
  On Condition
      /InterbankSettlementDate is present
  Following Must be True
      /DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent1Rule**

  If IntermediaryAgent1 is present, then CreditorAgent must be present.

  ```
  On Condition
      /IntermediaryAgent1 is present
  Following Must be True
      /CreditorAgent Must be present
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  ```

```
Following Must be True
    /IntermediaryAgent2Account Must be absent
```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

```
On Condition
    /IntermediaryAgent2 is present
Following Must be True
    /IntermediaryAgent1 Must be present
```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
    /IntermediaryAgent3 is absent
Following Must be True
    /IntermediaryAgent3Account Must be absent
```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent3 is present
Following Must be True
    /IntermediaryAgent2 Must be present
```

- **PaymentTypeInformationRule**

  If PaymentTypeInformation is present, then DirectDebitTransactionInformation/
  PaymentTypeInformation is not allowed.

```
On Condition
    /PaymentTypeInformation is present
Following Must be True
    /DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent
```

- **TotalInterbankSettlementAmountAndSumRule**

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

```
On Condition
    /TotalInterbankSettlementAmount is present
Following Must be True
    /TotalInterbankSettlementAmount Must be equal to value 'sum of /
DirectDebitTransactionInformation[*]/InterbankSettlementAmount'
```

- **TotalInterbankSettlementAmountRule**

  If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of
  DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the
  currency of CreditInformation/TotalInterbankSettlementAmount.

```
On Condition
    /TotalInterbankSettlementAmount is present
Following Must be True
    /DirectDebitTransactionInformation[*]/InterbankSettlementAmount/
attribute::Currency Must be equal to /TotalInterbankSettlementAmount/
attribute::Currency
```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

### 10.1.15.2.1 CreditIdentification <CdtId>

*Presence:* [1..1]

*Definition:* Unique identification, as assigned by a sending party, to unambiguously identify the credit instruction within the message.

*Datatype:* "Max35Text" on page 422

### 10.1.15.2.2 BatchBooking <BtchBookg>

*Presence:* [0..1]

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

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

*Datatype:* One of the following values must be used (see "BatchBookingIndicator" on page 418):

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

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

### 10.1.15.2.3 PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

*Definition:* Further specifies the type of transaction.

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation28" on page 331 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InstructionPriority *<InstrPrty>* | [0..1] | CodeSet | | 332 |
| | ClearingChannel *<ClrChanl>* | [0..1] | CodeSet | | 332 |
| | ServiceLevel *<SvcLvl>* | [0..*] | | | 332 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 333 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 333 |
| | LocalInstrument *<LclInstrm>* | [0..1] | | | 333 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 333 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 333 |
| | CategoryPurpose *<CtgyPurp>* | [0..1] | | | 333 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 334 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 334 |

### 10.1.15.2.4 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

*Presence:* [0..1]

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

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.2.5  InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 10.1.15.2.6  SettlementTimeIndication <SttlmTmIndctn>

*Presence:* [0..1]

*Definition:* Provides information on the occurred settlement time(s) of the payment transaction.

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | DebitDateTime *<DbtDtTm>* | [0..1] | DateTime | | 191 |
| | CreditDateTime *<CdtDtTm>* | [0..1] | DateTime | | 191 |

### 10.1.15.2.6.1  DebitDateTime <DbtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.15.2.6.2  CreditDateTime <CdtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.15.2.7 InstructingAgent <InstgAgt>

*Presence:* [0..1]

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

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.15.2.8 InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.15.2.9 IntermediaryAgent1 <IntrmyAgt1>

*Presence:* [0..1]

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

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

**IntermediaryAgent1 <IntrmyAgt1>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.15.2.10 IntermediaryAgent1Account <IntrmyAgt1Acct>

*Presence:* [0..1]

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

**IntermediaryAgent1Account <IntrmyAgt1Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.2.11 IntermediaryAgent2 <IntrmyAgt2>

*Presence:* [0..1]

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

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

**IntermediaryAgent2 <IntrmyAgt2>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.2.12 IntermediaryAgent2Account <IntrmyAgt2Acct>

*Presence:* [0..1]

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

**IntermediaryAgent2Account <IntrmyAgt2Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.2.13 IntermediaryAgent3 <IntrmyAgt3>

*Presence:* [0..1]

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

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

**IntermediaryAgent3 <IntrmyAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.2.14 IntermediaryAgent3Account <IntrmyAgt3Acct>

*Presence:* [0..1]

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

**IntermediaryAgent3Account <IntrmyAgt3Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.2.15 CreditorAgent <CdtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.2.16 CreditorAgentAccount <CdtrAgtAcct>

*Presence:* [0..1]

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

**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Identification <*Id*> | [1..1] | ± | | 108 |
| | Type <*Tp*> | [0..1] | ± | | 109 |
| | Currency <*Ccy*> | [0..1] | CodeSet | C2 | 109 |
| | Name <*Nm*> | [0..1] | Text | | 109 |
| | Proxy <*Prxy*> | [0..1] | ± | | 110 |

### 10.1.15.2.17 Creditor <Cdtr>

*Presence:* [1..1]

*Definition:* Financial institution that receives an amount of money from the financial institutional debtor.

**Creditor <Cdtr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± | | 133 |
| | BranchIdentification <*BrnchId*> | [0..1] | ± | | 134 |

### 10.1.15.2.18 CreditorAccount <CdtrAcct>

*Presence:* [0..1]

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Identification <*Id*> | [1..1] | ± | | 108 |
| | Type <*Tp*> | [0..1] | ± | | 109 |
| | Currency <*Ccy*> | [0..1] | CodeSet | C2 | 109 |
| | Name <*Nm*> | [0..1] | Text | | 109 |
| | Proxy <*Prxy*> | [0..1] | ± | | 110 |

### 10.1.15.2.19 UltimateCreditor <UltmtCdtr>

*Presence:* [0..1]

*Definition:* Ultimate financial institution to which an amount of money is due.

**UltimateCreditor <UltmtCdtr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± | | 133 |
| | BranchIdentification <*BrnchId*> | [0..1] | ± | | 134 |

### 10.1.15.2.20 InstructionForCreditorAgent <InstrForCdtrAgt>

*Presence:* [0..*]

*Definition:* Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

**InstructionForCreditorAgent <InstrForCdtrAgt>** contains the following elements (see "InstructionForCreditorAgent3" on page 328 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Code <*Cd*> | [0..1] | CodeSet | | 328 |
| | InstructionInformation <*InstrInf*> | [0..1] | Text | | 328 |

### 10.1.15.2.21 DirectDebitTransactionInformation <DrctDbtTxInf>

*Presence:* [1..*]

*Definition:* Provides information on the individual debit transaction(s) included in the message.

*Impacted by:* C22 "UltimateDebtorGuideline"

**DirectDebitTransactionInformation <DrctDbtTxInf>** contains the following **DirectDebitTransactionInformation26** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PaymentIdentification <PmtId> | [1..1] | ± | C20 | 197 |
| | PaymentTypeInformation <PmtTpInf> | [0..1] | ± | | 198 |
| | InterbankSettlementAmount <IntrBkSttlmAmt> | [1..1] | Amount | C1, C10 | 198 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 199 |
| | SettlementPriority <SttlmPrty> | [0..1] | CodeSet | | 199 |
| | SettlementTimeIndication <SttlmTmIndctn> | [0..1] | | | 199 |
| | DebitDateTime <DbtDtTm> | [0..1] | DateTime | | 199 |
| | CreditDateTime <CdtDtTm> | [0..1] | DateTime | | 200 |
| | SettlementTimeRequest <SttlmTmReq> | [0..1] | ± | | 200 |
| | UltimateDebtor <UltmtDbtr> | [0..1] | ± | | 200 |
| | Debtor <Dbtr> | [1..1] | ± | | 200 |
| | DebtorAccount <DbtrAcct> | [0..1] | ± | | 201 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 201 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | ± | | 201 |
| | InstructionForDebtorAgent <InstrForDbtrAgt> | [0..1] | Text | | 202 |
| | Purpose <Purp> | [0..1] | ± | | 202 |
| | RemittanceInformation <RmtInf> | [0..1] | ± | | 202 |

**Constraints**

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

### 10.1.15.2.21.1 PaymentIdentification <PmtId>

*Presence:* [1..1]

*Definition:* References used for a payment instruction.

*Impacted by:* C20 "TransactionIdentificationPresenceRule"

**PaymentIdentification <PmtId>** contains the following elements (see "PaymentIdentification13" on page 136 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InstructionIdentification *<InstrId>* | [0..1] | Text | | 136 |
| | EndToEndIdentification *<EndToEndId>* | [1..1] | Text | | 136 |
| | TransactionIdentification *<TxId>* | [0..1] | Text | | 137 |
| | UETR *<UETR>* | [0..1] | IdentifierSet | | 137 |
| | ClearingSystemReference *<ClrSysRef>* | [0..1] | Text | | 137 |

**Constraints**

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

  ```
  Following Must be True
      /TransactionIdentification Must be present
   Or   /UETR Must be present
  ```

#### 10.1.15.2.21.2 PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

*Definition:* Specifies the type of transaction.

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation28" on page 331 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InstructionPriority *<InstrPrty>* | [0..1] | CodeSet | | 332 |
| | ClearingChannel *<ClrChanl>* | [0..1] | CodeSet | | 332 |
| | ServiceLevel *<SvcLvl>* | [0..*] | | | 332 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 333 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 333 |
| | LocalInstrument *<LclInstrm>* | [0..1] | | | 333 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 333 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 333 |
| | CategoryPurpose *<CtgyPurp>* | [0..1] | | | 333 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 334 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 334 |

#### 10.1.15.2.21.3 InterbankSettlementAmount <IntrBkSttlmAmt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.2.21.4  InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 10.1.15.2.21.5  SettlementPriority <SttlmPrty>

*Presence:* [0..1]

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

*Datatype:* "Priority3Code" on page 412

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

### 10.1.15.2.21.6  SettlementTimeIndication <SttlmTmIndctn>

*Presence:* [0..1]

*Definition:* Provides information on the occurred settlement time(s) of the payment transaction.

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

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | DebitDateTime <DbtDtTm> | [0..1] | DateTime | | 199 |
| | CreditDateTime <CdtDtTm> | [0..1] | DateTime | | 200 |

### 10.1.15.2.21.6.1  DebitDateTime <DbtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

#### 10.1.15.2.21.6.2  CreditDateTime <CdtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

#### 10.1.15.2.21.7  SettlementTimeRequest <SttlmTmReq>

*Presence:* [0..1]

*Definition:* Provides information on the requested settlement time(s) of the payment instruction.

**SettlementTimeRequest <SttlmTmReq>** contains the following elements (see "SettlementTimeRequest2" on page 185 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | CLSTime *<CLSTm>*         | [0..1] | Time |            | 186  |
|    | TillTime *<TillTm>*       | [0..1] | Time |            | 186  |
|    | FromTime *<FrTm>*         | [0..1] | Time |            | 186  |
|    | RejectTime *<RjctTm>*     | [0..1] | Time |            | 186  |

#### 10.1.15.2.21.8  UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

*Definition:* Ultimate financial institution that owes an amount of money to the (ultimate) institutional creditor.

**UltimateDebtor <UltmtDbtr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± |  | 133 |
|    | BranchIdentification *<BrnchId>* | [0..1] | ± |  | 134 |

#### 10.1.15.2.21.9  Debtor <Dbtr>

*Presence:* [1..1]

*Definition:* Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

**Debtor <Dbtr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

#### 10.1.15.2.21.10 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

#### 10.1.15.2.21.11 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

#### 10.1.15.2.21.12 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.2.21.13 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.

*Datatype:* "Max210Text" on page 421

### 10.1.15.2.21.14 Purpose <Purp>

*Presence:* [0..1]

*Definition:* Underlying reason for the payment transaction.

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

**Purpose <Purp>** contains one of the following elements (see "Purpose2Choice" on page 142 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <Cd> | [1..1] | CodeSet | | 142 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 142 |

### 10.1.15.2.21.15 RemittanceInformation <RmtInf>

*Presence:* [0..1]

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

**RemittanceInformation <RmtInf>** contains the following elements (see "RemittanceInformation2" on page 142 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Unstructured <Ustrd> | [0..*] | Text | | 142 |

### 10.1.15.2.22 SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C28 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | PlaceAndName *<PlcAndNm>* | [0..1] | Text |  | 178 |
|    | Envelope *<Envlp>* | [1..1] | (External Schema) |  | 178 |

**Constraints**

- **SupplementaryDataRule**

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

## 10.1.15.3 PaymentTransaction123

*Definition:* Provides further details on the original transactions, to which the status report message refers.

| Or | MessageElement *<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | StatusIdentification *<StsId>* | [0..1] | Text | | 204 |
| | OriginalGroupInformation *<OrgnlGrpInf>* | [0..1] | ± | | 204 |
| | OriginalInstructionIdentification *<OrgnlInstrId>* | [0..1] | Text | | 205 |
| | OriginalEndToEndIdentification *<OrgnlEndToEndId>* | [0..1] | Text | | 205 |
| | OriginalTransactionIdentification *<OrgnlTxId>* | [0..1] | Text | | 205 |
| | OriginalUETR *<OrgnlUETR>* | [0..1] | IdentifierSet | | 205 |
| | TransactionStatus *<TxSts>* | [0..1] | CodeSet | | 205 |
| | StatusReasonInformation *<StsRsnInf>* | [0..*] | | C24 | 205 |
| | Originator *<Orgtr>* | [0..1] | ± | | 206 |
| | Reason *<Rsn>* | [0..1] | | | 206 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 207 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 207 |
| | AdditionalInformation *<AddtlInf>* | [0..*] | Text | | 207 |
| | ChargesInformation *<ChrgsInf>* | [0..*] | ± | | 207 |
| | AcceptanceDateTime *<AccptncDtTm>* | [0..1] | DateTime | | 207 |
| | EffectiveInterbankSettlementDate *<FctvIntrBkSttlmDt>* | [0..1] | ± | | 208 |
| | AccountServicerReference *<AcctSvcrRef>* | [0..1] | Text | | 208 |
| | ClearingSystemReference *<ClrSysRef>* | [0..1] | Text | | 208 |
| | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 208 |
| | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 208 |
| | OriginalTransactionReference *<OrgnlTxRef>* | [0..1] | ± | | 209 |
| | SupplementaryData *<SplmtryData>* | [0..*] | ± | C28 | 210 |

### 10.1.15.3.1 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.

*Datatype:* "Max35Text" on page 422

### 10.1.15.3.2 OriginalGroupInformation <OrgnlGrpInf>

*Presence:* [0..1]

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

**OriginalGroupInformation <OrgnlGrpInf>** contains the following elements (see "OriginalGroupInformation29" on page 167 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | OriginalMessageIdentification *<OrgnlMsgId>* | [1..1] | Text | | 167 |
|    | OriginalMessageNameIdentification *<OrgnlMsgNmId>* | [1..1] | Text | | 167 |
|    | OriginalCreationDateTime *<OrgnlCreDtTm>* | [0..1] | DateTime | | 168 |

### 10.1.15.3.3  OriginalInstructionIdentification <OrgnlInstrId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.3.4  OriginalEndToEndIdentification <OrgnlEndToEndId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.3.5  OriginalTransactionIdentification <OrgnlTxId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.3.6  OriginalUETR <OrgnlUETR>

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 417

### 10.1.15.3.7  TransactionStatus <TxSts>

*Presence:* [0..1]

*Definition:* Specifies the status of a transaction, in a coded form.

*Datatype:* "ExternalPaymentTransactionStatus1Code" on page 408

### 10.1.15.3.8  StatusReasonInformation <StsRsnInf>

*Presence:* [0..*]

*Definition:* Provides detailed information on the status reason.

*Impacted by:* C24 "StatusReasonRule"

**StatusReasonInformation <StsRsnInf>** contains the following **StatusReasonInformation12** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Originator *<Orgtr>* | [0..1] | ± | | 206 |
| | Reason *<Rsn>* | [0..1] | | | 206 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 207 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 207 |
| | AdditionalInformation *<Addtllnf>* | [0..*] | Text | | 207 |

**Constraints**

- **StatusReasonRule**

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

  ```
  On Condition
      /Reason/Code is equal to value 'Narrative'
   And    /Reason is present
   And    /Reason/Code is present
  Following Must be True
      /AdditionalInformation[1] Must be present
  ```

### 10.1.15.3.8.1 Originator <Orgtr>

*Presence:* [0..1]

*Definition:* Party that issues the status.

**Originator <Orgtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name *<Nm>* | [0..1] | Text | | 181 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
| | Identification *<Id>* | [0..1] | ± | | 182 |
| | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.15.3.8.2 Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the status report.

**Reason <Rsn>** contains one of the following **StatusReason6Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 207 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 207 |

### 10.1.15.3.8.2.1  Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalStatusReason1Code" on page 410

### 10.1.15.3.8.2.2  Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Reason for the status, in a proprietary form.

*Datatype:* "Max35Text" on page 422

### 10.1.15.3.8.3  AdditionalInformation <AddtlInf>

*Presence:* [0..*]

*Definition:* Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

*Datatype:* "Max105Text" on page 420

### 10.1.15.3.9  ChargesInformation <ChrgsInf>

*Presence:* [0..*]

*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.

**ChargesInformation <ChrgsInf>** contains the following elements (see "Charges7" on page 113 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 113 |
| | Agent *<Agt>* | [1..1] | ± | | 113 |

### 10.1.15.3.10  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.

*Datatype:* "ISODateTime" on page 416

### 10.1.15.3.11 EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date and time at which a transaction is completed and cleared, that is, payment is effected.

**EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>** contains one of the following elements (see "DateAndDateTime2Choice" on page 114 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Date <*Dt*> | [1..1] | Date | | 114 |
| Or} | DateTime <*DtTm*> | [1..1] | DateTime | | 114 |

### 10.1.15.3.12 AccountServicerReference <AcctSvcrRef>

*Presence:* [0..1]

*Definition:* Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.

*Datatype:* "Max35Text" on page 422

### 10.1.15.3.13 ClearingSystemReference <ClrSysRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.3.14 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.

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± | | 133 |
| | BranchIdentification <*BrnchId*> | [0..1] | ± | | 134 |

### 10.1.15.3.15 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.

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|  | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|  | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.15.3.16 OriginalTransactionReference <OrgnlTxRef>

*Presence:* [0..1]

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

**OriginalTransactionReference <OrgnlTxRef>** contains the following elements (see "OriginalTransactionReference31" on page 215 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InterbankSettlementAmount <*IntrBkSttlmAmt*> | [0..1] | Amount | C2, C11 | 216 |
| | Amount <*Amt*> | [0..1] | ± | | 217 |
| | InterbankSettlementDate <*IntrBkSttlmDt*> | [0..1] | Date | | 217 |
| | RequestedCollectionDate <*ReqdColltnDt*> | [0..1] | Date | | 217 |
| | RequestedExecutionDate <*ReqdExctnDt*> | [0..1] | ± | | 217 |
| | CreditorSchemeIdentification <*CdtrSchmeId*> | [0..1] | ± | | 218 |
| | SettlementInformation <*SttlmInf*> | [0..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 218 |
| | PaymentTypeInformation <*PmtTpInf*> | [0..1] | ± | | 220 |
| | PaymentMethod <*PmtMtd*> | [0..1] | CodeSet | | 221 |
| | MandateRelatedInformation <*MndtRltdInf*> | [0..1] | | | 221 |
| {Or | DirectDebitMandate <*DrctDbtMndt*> | [0..1] | ± | C3, C4 | 222 |
| Or} | CreditTransferMandate <*CdtTrfMndt*> | [0..1] | ± | | 223 |
| | RemittanceInformation <*RmtInf*> | [0..1] | ± | | 223 |
| | UltimateDebtor <*UltmtDbtr*> | [0..1] | ± | | 223 |
| | Debtor <*Dbtr*> | [0..1] | ± | | 224 |
| | DebtorAccount <*DbtrAcct*> | [0..1] | ± | | 224 |
| | DebtorAgent <*DbtrAgt*> | [0..1] | ± | | 224 |
| | DebtorAgentAccount <*DbtrAgtAcct*> | [0..1] | ± | | 225 |
| | CreditorAgent <*CdtrAgt*> | [0..1] | ± | | 225 |
| | CreditorAgentAccount <*CdtrAgtAcct*> | [0..1] | ± | | 225 |
| | Creditor <*Cdtr*> | [0..1] | ± | | 226 |
| | CreditorAccount <*CdtrAcct*> | [0..1] | ± | | 226 |
| | UltimateCreditor <*UltmtCdtr*> | [0..1] | ± | | 226 |
| | Purpose <*Purp*> | [0..1] | ± | | 226 |

## 10.1.15.3.17 SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C28 "SupplementaryDataRule"

**SupplementaryData *<SplmtryData>*** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | PlaceAndName *<PlcAndNm>* | [0..1] | Text | | 178 |
|    | Envelope *<Envlp>* | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

## 10.1.15.4  PaymentTransaction121

*Definition:* Provides further details on the original transactions, to which the status report message refers.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | StatusRequestIdentification *<StsReqId>* | [0..1] | Text | | 211 |
|    | OriginalGroupInformation *<OrgnlGrpInf>* | [0..1] | ± | | 212 |
|    | OriginalInstructionIdentification *<OrgnlInstrId>* | [0..1] | Text | | 212 |
|    | OriginalEndToEndIdentification *<OrgnlEndToEndId>* | [0..1] | Text | | 212 |
|    | OriginalTransactionIdentification *<OrgnlTxId>* | [0..1] | Text | | 212 |
|    | OriginalUETR *<OrgnlUETR>* | [0..1] | IdentifierSet | | 212 |
|    | AcceptanceDateTime *<AccptncDtTm>* | [0..1] | DateTime | | 212 |
|    | ClearingSystemReference *<ClrSysRef>* | [0..1] | Text | | 213 |
|    | InstructingAgent *<InstgAgt>* | [0..1] | ± | | 213 |
|    | InstructedAgent *<InstdAgt>* | [0..1] | ± | | 213 |
|    | OriginalTransactionReference *<OrgnlTxRef>* | [0..1] | ± | | 213 |
|    | SupplementaryData *<SplmtryData>* | [0..*] | ± | C28 | 214 |

### 10.1.15.4.1  StatusRequestIdentification <StsReqId>

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the status request.

Usage: The instructing party is the party sending the request message and not the party that sent the original instruction that is being reported on.

*Datatype:* "Max35Text" on page 422

### 10.1.15.4.2 OriginalGroupInformation <OrgnlGrpInf>

*Presence:* [0..1]

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

**OriginalGroupInformation <OrgnlGrpInf>** contains the following elements (see "OriginalGroupInformation29" on page 167 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | OriginalMessageIdentification <*OrgnlMsgId*> | [1..1] | Text | | 167 |
| | OriginalMessageNameIdentification <*OrgnlMsgNmId*> | [1..1] | Text | | 167 |
| | OriginalCreationDateTime <*OrgnlCreDtTm*> | [0..1] | DateTime | | 168 |

### 10.1.15.4.3 OriginalInstructionIdentification <OrgnlInstrId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.4.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.4.5 OriginalTransactionIdentification <OrgnlTxId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.4.6 OriginalUETR <OrgnlUETR>

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 417

### 10.1.15.4.7 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.

*Datatype:* "ISODateTime" on page 416

### 10.1.15.4.8 ClearingSystemReference <ClrSysRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.4.9 InstructingAgent <InstgAgt>

*Presence:* [0..1]

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

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.4.10 InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.4.11 OriginalTransactionReference <OrgnlTxRef>

*Presence:* [0..1]

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

**OriginalTransactionReference <OrgnlTxRef>** contains the following elements (see "OriginalTransactionReference31" on page 215 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InterbankSettlementAmount <IntrBkSttlmAmt> | [0..1] | Amount | C2, C11 | 216 |
| | Amount <Amt> | [0..1] | ± | | 217 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 217 |
| | RequestedCollectionDate <ReqdColltnDt> | [0..1] | Date | | 217 |
| | RequestedExecutionDate <ReqdExctnDt> | [0..1] | ± | | 217 |
| | CreditorSchemeIdentification <CdtrSchmeId> | [0..1] | ± | | 218 |
| | SettlementInformation <SttlmInf> | [0..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 218 |
| | PaymentTypeInformation <PmtTpInf> | [0..1] | ± | | 220 |
| | PaymentMethod <PmtMtd> | [0..1] | CodeSet | | 221 |
| | MandateRelatedInformation <MndtRltdInf> | [0..1] | | | 221 |
| {Or | DirectDebitMandate <DrctDbtMndt> | [0..1] | ± | C3, C4 | 222 |
| Or} | CreditTransferMandate <CdtTrfMndt> | [0..1] | ± | | 223 |
| | RemittanceInformation <RmtInf> | [0..1] | ± | | 223 |
| | UltimateDebtor <UltmtDbtr> | [0..1] | ± | | 223 |
| | Debtor <Dbtr> | [0..1] | ± | | 224 |
| | DebtorAccount <DbtrAcct> | [0..1] | ± | | 224 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 224 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | ± | | 225 |
| | CreditorAgent <CdtrAgt> | [0..1] | ± | | 225 |
| | CreditorAgentAccount <CdtrAgtAcct> | [0..1] | ± | | 225 |
| | Creditor <Cdtr> | [0..1] | ± | | 226 |
| | CreditorAccount <CdtrAcct> | [0..1] | ± | | 226 |
| | UltimateCreditor <UltmtCdtr> | [0..1] | ± | | 226 |
| | Purpose <Purp> | [0..1] | ± | | 226 |

### 10.1.15.4.12 SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C28 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PlaceAndName *<PlcAndNm>* | [0..1] | Text | | 178 |
| | Envelope *<Envlp>* | [1..1] | (External Schema) | | 178 |

**Constraints**

• **SupplementaryDataRule**

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

## 10.1.15.5  OriginalTransactionReference31

*Definition:* Specifies key elements as defined in the original transaction.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InterbankSettlementAmount <IntrBkSttlmAmt> | [0..1] | Amount | C2, C11 | 216 |
| | Amount <Amt> | [0..1] | ± | | 217 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 217 |
| | RequestedCollectionDate <ReqdColltnDt> | [0..1] | Date | | 217 |
| | RequestedExecutionDate <ReqdExctnDt> | [0..1] | ± | | 217 |
| | CreditorSchemeIdentification <CdtrSchmeId> | [0..1] | ± | | 218 |
| | SettlementInformation <SttlmInf> | [0..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 218 |
| | PaymentTypeInformation <PmtTpInf> | [0..1] | ± | | 220 |
| | PaymentMethod <PmtMtd> | [0..1] | CodeSet | | 221 |
| | MandateRelatedInformation <MndtRltdInf> | [0..1] | | | 221 |
| {Or | DirectDebitMandate <DrctDbtMndt> | [0..1] | ± | C3, C4 | 222 |
| Or} | CreditTransferMandate <CdtTrfMndt> | [0..1] | ± | | 223 |
| | RemittanceInformation <RmtInf> | [0..1] | ± | | 223 |
| | UltimateDebtor <UltmtDbtr> | [0..1] | ± | | 223 |
| | Debtor <Dbtr> | [0..1] | ± | | 224 |
| | DebtorAccount <DbtrAcct> | [0..1] | ± | | 224 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 224 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | ± | | 225 |
| | CreditorAgent <CdtrAgt> | [0..1] | ± | | 225 |
| | CreditorAgentAccount <CdtrAgtAcct> | [0..1] | ± | | 225 |
| | Creditor <Cdtr> | [0..1] | ± | | 226 |
| | CreditorAccount <CdtrAcct> | [0..1] | ± | | 226 |
| | UltimateCreditor <UltmtCdtr> | [0..1] | ± | | 226 |
| | Purpose <Purp> | [0..1] | ± | | 226 |

### 10.1.15.5.1 InterbankSettlementAmount <IntrBkSttlmAmt>

*Presence:* [0..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.5.2  Amount <Amt>

*Presence:* [0..1]

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

**Amount <Amt>** contains one of the following elements (see "AmountType4Choice" on page 111 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
| {Or | InstructedAmount <InstdAmt> | [1..1] | Amount | C2, C11 | 111 |
| Or} | EquivalentAmount <EqvtAmt> | [1..1] | | | 112 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 112 |
| | CurrencyOfTransfer <CcyOfTrf> | [1..1] | CodeSet | C2 | 112 |

### 10.1.15.5.3  InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 10.1.15.5.4  RequestedCollectionDate <ReqdColltnDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 415

### 10.1.15.5.5  RequestedExecutionDate <ReqdExctnDt>

*Presence:* [0..1]

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

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

**RequestedExecutionDate <ReqdExctnDt>** contains one of the following elements (see "DateAndDateTime2Choice" on page 114 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Date <Dt> | [1..1] | Date | | 114 |
| Or} | DateTime <DtTm> | [1..1] | DateTime | | 114 |

### 10.1.15.5.6 CreditorSchemeIdentification <CdtrSchmeId>

*Presence:* [0..1]

*Definition:* Credit party that signs the mandate.

**CreditorSchemeIdentification <CdtrSchmeId>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 10.1.15.5.7 SettlementInformation <SttlmInf>

*Presence:* [0..1]

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

*Impacted by:* C20 "InstructedReimbursementAgentAccountRule", C22 "InstructingReimbursementAgentAccountRule", C27 "SettlementMethodAgentRule", C28 "SettlementMethodClearingRule", C29 "SettlementMethodCoverAgentRule", C30 "SettlementMethodCoverRule", C33 "ThirdReimbursementAgentAccountRule", C34 "ThirdReimbursementAgentRule"

**SettlementInformation <SttlmInf>** contains the following elements (see "SettlementInstruction7" on page 374 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | SettlementMethod <SttlmMtd> | [1..1] | CodeSet | | 376 |
| | SettlementAccount <SttlmAcct> | [0..1] | ± | | 377 |
| | ClearingSystem <ClrSys> | [0..1] | | | 377 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 377 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 377 |
| | InstructingReimbursementAgent <InstgRmbrsmntAgt> | [0..1] | ± | | 378 |
| | InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> | [0..1] | ± | | 378 |
| | InstructedReimbursementAgent <InstdRmbrsmntAgt> | [0..1] | ± | | 378 |
| | InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> | [0..1] | ± | | 379 |
| | ThirdReimbursementAgent <ThrdRmbrsmntAgt> | [0..1] | ± | | 379 |
| | ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> | [0..1] | ± | | 379 |

**Constraints**

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

```
On Condition
    /InstructedReimbursementAgent is absent
Following Must be True
    /InstructedReimbursementAgentAccount Must be absent
```

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

```
On Condition
    /InstructingReimbursementAgent is absent
Following Must be True
    /InstructingReimbursementAgentAccount Must be absent
```

- **SettlementMethodAgentRule**

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

```
On Condition
    /SettlementMethod is equal to value 'InstructingAgent'
 Or     /SettlementMethod is equal to value 'InstructedAgent'
Following Must be True
    /ClearingSystem Must be absent
 And    /InstructingReimbursementAgent Must be absent
 And    /InstructedReimbursementAgent Must be absent
 And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodClearingRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'ClearingSystem'
  Following Must be True
      /SettlementAccount Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodCoverAgentRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /InstructingReimbursementAgent Must be present
   Or     /InstructedReimbursementAgent Must be present
  ```

- **SettlementMethodCoverRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /SettlementAccount Must be absent
   And    /ClearingSystem Must be absent
  ```

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  ```
  On Condition
      /ThirdReimbursementAgent is absent
  Following Must be True
      /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

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

  ```
  On Condition
      /ThirdReimbursementAgent is present
  Following Must be True
      /InstructingReimbursementAgent Must be present
   And    /InstructedReimbursementAgent Must be present
  ```

### 10.1.15.5.8 PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

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

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation27" on page 328 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InstructionPriority *<InstrPrty>* | [0..1] | CodeSet | | 329 |
| | ClearingChannel *<ClrChanl>* | [0..1] | CodeSet | | 329 |
| | ServiceLevel *<SvcLvl>* | [0..*] | | | 330 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 330 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 330 |
| | LocalInstrument *<LclInstrm>* | [0..1] | | | 330 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 330 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 330 |
| | SequenceType *<SeqTp>* | [0..1] | CodeSet | | 331 |
| | CategoryPurpose *<CtgyPurp>* | [0..1] | | | 331 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 331 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 331 |

## 10.1.15.5.9 PaymentMethod <PmtMtd>

*Presence:* [0..1]

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

*Datatype:* "PaymentMethod4Code" on page 411

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

## 10.1.15.5.10 MandateRelatedInformation <MndtRltdInf>

*Presence:* [0..1]

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

**MandateRelatedInformation <MndtRltdInf>** contains one of the following
**MandateRelatedData1Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | DirectDebitMandate *<DrctDbtMndt>* | [0..1] | ± | C3, C4 | 222 |
| Or} | CreditTransferMandate *<CdtTrfMndt>* | [0..1] | ± |  | 223 |

### 10.1.15.5.10.1 DirectDebitMandate <DrctDbtMndt>

*Presence:* [0..1]

*Definition:* Specific direct debit mandate data.

*Impacted by:* C3 "AmendmentIndicatorFalseRule", C4 "AmendmentIndicatorTrueRule"

**DirectDebitMandate <DrctDbtMndt>** contains the following elements (see
"MandateRelatedInformation14" on page 124 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | MandateIdentification *<MndtId>* | [0..1] | Text |  | 124 |
|  | DateOfSignature *<DtOfSgntr>* | [0..1] | Date |  | 124 |
|  | AmendmentIndicator *<AmdmntInd>* | [0..1] | Indicator |  | 125 |
|  | AmendmentInformationDetails *<AmdmntInfDtls>* | [0..1] | ± |  | 125 |
|  | ElectronicSignature *<ElctrncSgntr>* | [0..1] | Text |  | 125 |
|  | FirstCollectionDate *<FrstColltnDt>* | [0..1] | Date |  | 126 |
|  | FinalCollectionDate *<FnlColltnDt>* | [0..1] | Date |  | 126 |
|  | Frequency *<Frqcy>* | [0..1] | ± |  | 126 |
|  | Reason *<Rsn>* | [0..1] |  |  | 126 |
| {Or | Code *<Cd>* | [1..1] | CodeSet |  | 126 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text |  | 127 |
|  | TrackingDays *<TrckgDays>* | [0..1] | Text |  | 127 |

**Constraints**

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

```
On Condition
    /AmendmentIndicator is equal to value 'false'
Following Must be True
    /AmendmentInformationDetails Must be absent
```

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

```
On Condition
    /AmendmentIndicator is equal to value 'true'
```

```
Following Must be True
    /AmendmentInformationDetails Must be present
```

### 10.1.15.5.10.2 CreditTransferMandate <CdtTrfMndt>

*Presence:* [0..1]

*Definition:* Specific credit transfer mandate data.

**CreditTransferMandate <CdtTrfMndt>** contains the following elements (see "CreditTransferMandateData1" on page 119 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
| | MandateIdentification <MndtId> | [0..1] | Text | | 120 |
| | Type <Tp> | [0..1] | ± | | 120 |
| | DateOfSignature <DtOfSgntr> | [0..1] | Date | | 120 |
| | DateOfVerification <DtOfVrfctn> | [0..1] | DateTime | | 120 |
| | ElectronicSignature <ElctrncSgntr> | [0..1] | Binary | | 120 |
| | FirstPaymentDate <FrstPmtDt> | [0..1] | Date | | 120 |
| | FinalPaymentDate <FnlPmtDt> | [0..1] | Date | | 121 |
| | Frequency <Frqcy> | [0..1] | ± | | 121 |
| | Reason <Rsn> | [0..1] | | | 121 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 121 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 122 |

### 10.1.15.5.11 RemittanceInformation <RmtInf>

*Presence:* [0..1]

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

**RemittanceInformation <RmtInf>** contains the following elements (see "RemittanceInformation16" on page 372 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
| | Unstructured <Ustrd> | [0..*] | Text | | 372 |
| | Structured <Strd> | [0..*] | ± | | 372 |

### 10.1.15.5.12 UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

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

**UltimateDebtor <UltmtDbtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party <Pty> | [1..1] | ± | | 185 |
| Or} | Agent <Agt> | [1..1] | ± | | 185 |

### 10.1.15.5.13 Debtor <Dbtr>

*Presence:* [0..1]

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

**Debtor <Dbtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party <Pty> | [1..1] | ± | | 185 |
| Or} | Agent <Agt> | [1..1] | ± | | 185 |

### 10.1.15.5.14 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.5.15 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.5.16 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.5.17 CreditorAgent <CdtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.5.18 CreditorAgentAccount <CdtrAgtAcct>

*Presence:* [0..1]

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

**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.5.19 Creditor <Cdtr>

*Presence:* [0..1]

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

**Creditor <Cdtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party <*Pty*> | [1..1] | ± | | 185 |
| Or} | Agent <*Agt*> | [1..1] | ± | | 185 |

### 10.1.15.5.20 CreditorAccount <CdtrAcct>

*Presence:* [0..1]

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <*Id*> | [1..1] | ± | | 108 |
| | Type <*Tp*> | [0..1] | ± | | 109 |
| | Currency <*Ccy*> | [0..1] | CodeSet | C2 | 109 |
| | Name <*Nm*> | [0..1] | Text | | 109 |
| | Proxy <*Prxy*> | [0..1] | ± | | 110 |

### 10.1.15.5.21 UltimateCreditor <UltmtCdtr>

*Presence:* [0..1]

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

**UltimateCreditor <UltmtCdtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party <*Pty*> | [1..1] | ± | | 185 |
| Or} | Agent <*Agt*> | [1..1] | ± | | 185 |

### 10.1.15.5.22 Purpose <Purp>

*Presence:* [0..1]

*Definition:* Underlying reason for the payment transaction.

Usage:

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

**Purpose <Purp>** contains one of the following elements (see <u>"Purpose2Choice" on page 142</u> for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 142 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 142 |

### 10.1.15.6 PaymentTransaction119

*Definition:* Provides further details on the reference and status on the original transactions, included in the original instruction, to which the reversal message applies.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
| | ReversalIdentification <RvslId> | [0..1] | Text | | 229 |
| | OriginalGroupInformation <OrgnlGrpInf> | [0..1] | ± | | 229 |
| | OriginalInstructionIdentification <OrgnlInstrId> | [0..1] | Text | | 229 |
| | OriginalEndToEndIdentification <OrgnlEndToEndId> | [0..1] | Text | | 230 |
| | OriginalTransactionIdentification <OrgnlTxId> | [0..1] | Text | | 230 |
| | OriginalUETR <OrgnlUETR> | [0..1] | IdentifierSet | | 230 |
| | OriginalClearingSystemReference <OrgnlClrSysRef> | [0..1] | Text | | 230 |
| | OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt> | [0..1] | Amount | C2, C11 | 230 |
| | ReversedInterbankSettlementAmount <RvsdIntrBkSttlmAmt> | [1..1] | Amount | C1, C10 | 231 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 231 |
| | SettlementPriority <SttlmPrty> | [0..1] | CodeSet | | 231 |
| | SettlementTimeIndication <SttlmTmIndctn> | [0..1] | | | 232 |
| | DebitDateTime <DbtDtTm> | [0..1] | DateTime | | 232 |
| | CreditDateTime <CdtDtTm> | [0..1] | DateTime | | 232 |
| | ReversedInstructedAmount <RvsdInstdAmt> | [0..1] | Amount | C2, C11 | 232 |
| | ExchangeRate <XchgRate> | [0..1] | Rate | | 233 |
| | CompensationAmount <CompstnAmt> | [0..1] | Amount | C2, C11 | 233 |
| | ChargeBearer <ChrgBr> | [0..1] | CodeSet | | 233 |
| | ChargesInformation <ChrgsInf> | [0..*] | ± | | 234 |
| | InstructingAgent <InstgAgt> | [0..1] | ± | | 234 |
| | InstructedAgent <InstdAgt> | [0..1] | ± | | 234 |
| | ReversalReasonInformation <RvslRsnInf> | [0..*] | ± | | 235 |
| | OriginalTransactionReference <OrgnlTxRef> | [0..1] | ± | | 235 |
| | SupplementaryData <SplmtryData> | [0..*] | ± | C28 | 236 |

**Constraints**

- **ChargesInformationAndReversedInstructedAmountRule**

    If ChargesInformation is present, then ReversedInstructedAmount must be present.

    ```
    On Condition
        /ChargesInformation[1] is present
    And     /ChargesInformation[1]/Amount is present
    ```

```
Following Must be True
    /ReversedInstructedAmount Must be present
```

- **ReversedInstructedAmountAndExchangeRate1Rule**

  If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

```
On Condition
    /ReversedInstructedAmount is present
 And    /ReversedInstructedAmount/attribute::Currency is different from /
ReversedInterbankSettlementAmount/attribute::Currency
Following Must be True
    /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.

```
On Condition
    /ReversedInstructedAmount is present
 And    /ReversedInstructedAmount/attribute::Currency is equal to /
ReversedInterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be absent
```

### 10.1.15.6.1 ReversalIdentification <RvslId>

*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.

*Datatype:* "Max35Text" on page 422

### 10.1.15.6.2 OriginalGroupInformation <OrgnlGrpInf>

*Presence:* [0..1]

*Definition:* Provides information on the original message.

**OriginalGroupInformation <OrgnlGrpInf>** contains the following elements (see "OriginalGroupInformation29" on page 167 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | OriginalMessageIdentification <*OrgnlMsgId*> | [1..1] | Text | | 167 |
|    | OriginalMessageNameIdentification <*OrgnlMsgNmId*> | [1..1] | Text | | 167 |
|    | OriginalCreationDateTime <*OrgnlCreDtTm*> | [0..1] | DateTime | | 168 |

### 10.1.15.6.3 OriginalInstructionIdentification <OrgnlInstrId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.6.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.6.5 OriginalTransactionIdentification <OrgnlTxId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.6.6 OriginalUETR <OrgnlUETR>

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 417

### 10.1.15.6.7 OriginalClearingSystemReference <OrgnlClrSysRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.6.8 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

*Presence:* [0..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.6.9 ReversedInterbankSettlementAmount <RvsdIntrBkSttlmAmt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.6.10 InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

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

*Datatype:* "ISODate" on page 415

### 10.1.15.6.11 SettlementPriority <SttlmPrty>

*Presence:* [0..1]

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

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

*Datatype:* "Priority3Code" on page 412

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

### 10.1.15.6.12 SettlementTimeIndication <SttlmTmIndctn>

*Presence:* [0..1]

*Definition:* Provides information on the occurred settlement time(s) of the payment transaction.

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | DebitDateTime *<DbtDtTm>* | [0..1] | DateTime | | 232 |
|    | CreditDateTime *<CdtDtTm>* | [0..1] | DateTime | | 232 |

#### 10.1.15.6.12.1 DebitDateTime <DbtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

#### 10.1.15.6.12.2 CreditDateTime <CdtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.15.6.13 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.

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.6.14 ExchangeRate <XchgRate>

*Presence:* [0..1]

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

*Datatype:* "BaseOneRate" on page 418

### 10.1.15.6.15 CompensationAmount <CompstnAmt>

*Presence:* [0..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.6.16 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.

*Datatype:* "ChargeBearerType1Code" on page 402

| CodeName | Name | Definition |
|---|---|---|
| DEBT | BorneByDebtor | All transaction charges are to be borne by the debtor. |
| CRED | BorneByCreditor | All transaction charges are to be borne by the creditor. |
| SHAR | Shared | In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor. |

| CodeName | Name | Definition |
|---|---|---|
| SLEV | FollowingServiceLevel | Charges are to be applied following the rules agreed in the service level and/or scheme. |

### 10.1.15.6.17 ChargesInformation <ChrgsInf>

*Presence:* [0..*]

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

**ChargesInformation <ChrgsInf>** contains the following elements (see "Charges7" on page 113 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 113 |
| | Agent <Agt> | [1..1] | ± | | 113 |

### 10.1.15.6.18 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 reversal message and not the party that sent the original instruction that is being reversed.

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.6.19 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 reversal message and not the party that received the original instruction that is being reversed.

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.6.20 ReversalReasonInformation <RvslRsnInf>

*Presence:* [0..*]

*Definition:* Provides detailed information on the reversal reason.

**ReversalReasonInformation <RvslRsnInf>** contains the following elements (see "PaymentReversalReason9" on page 383 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Originator *<Orgtr>* | [0..1] | ± | | 383 |
| | Reason *<Rsn>* | [0..1] | | | 384 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 384 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 384 |
| | AdditionalInformation *<AddtlInf>* | [0..*] | Text | | 384 |

### 10.1.15.6.21 OriginalTransactionReference <OrgnlTxRef>

*Presence:* [0..1]

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

**OriginalTransactionReference <OrgnlTxRef>** contains the following elements (see "OriginalTransactionReference31" on page 215 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InterbankSettlementAmount <*IntrBkSttlmAmt*> | [0..1] | Amount | C2, C11 | 216 |
| | Amount <*Amt*> | [0..1] | ± | | 217 |
| | InterbankSettlementDate <*IntrBkSttlmDt*> | [0..1] | Date | | 217 |
| | RequestedCollectionDate <*ReqdColltnDt*> | [0..1] | Date | | 217 |
| | RequestedExecutionDate <*ReqdExctnDt*> | [0..1] | ± | | 217 |
| | CreditorSchemeIdentification <*CdtrSchmeId*> | [0..1] | ± | | 218 |
| | SettlementInformation <*SttlmInf*> | [0..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 218 |
| | PaymentTypeInformation <*PmtTpInf*> | [0..1] | ± | | 220 |
| | PaymentMethod <*PmtMtd*> | [0..1] | CodeSet | | 221 |
| | MandateRelatedInformation <*MndtRltdInf*> | [0..1] | | | 221 |
| {Or | DirectDebitMandate <*DrctDbtMndt*> | [0..1] | ± | C3, C4 | 222 |
| Or} | CreditTransferMandate <*CdtTrfMndt*> | [0..1] | ± | | 223 |
| | RemittanceInformation <*RmtInf*> | [0..1] | ± | | 223 |
| | UltimateDebtor <*UltmtDbtr*> | [0..1] | ± | | 223 |
| | Debtor <*Dbtr*> | [0..1] | ± | | 224 |
| | DebtorAccount <*DbtrAcct*> | [0..1] | ± | | 224 |
| | DebtorAgent <*DbtrAgt*> | [0..1] | ± | | 224 |
| | DebtorAgentAccount <*DbtrAgtAcct*> | [0..1] | ± | | 225 |
| | CreditorAgent <*CdtrAgt*> | [0..1] | ± | | 225 |
| | CreditorAgentAccount <*CdtrAgtAcct*> | [0..1] | ± | | 225 |
| | Creditor <*Cdtr*> | [0..1] | ± | | 226 |
| | CreditorAccount <*CdtrAcct*> | [0..1] | ± | | 226 |
| | UltimateCreditor <*UltmtCdtr*> | [0..1] | ± | | 226 |
| | Purpose <*Purp*> | [0..1] | ± | | 226 |

### 10.1.15.6.22 SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C28 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | PlaceAndName *<PlcAndNm>* | [0..1] | Text |  | 178 |
|    | Envelope *<Envlp>* | [1..1] | (External Schema) |  | 178 |

**Constraints**

- **SupplementaryDataRule**

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

## 10.1.15.7  PaymentTransaction118

*Definition:* Provides further details on the reference and status on the original transactions, included in the original instruction, to which the return message applies.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | ReturnIdentification <*RtrId*> | [0..1] | Text | | 240 |
| | OriginalGroupInformation <*OrgnlGrpInf*> | [0..1] | ± | | 240 |
| | OriginalInstructionIdentification <*OrgnlInstrId*> | [0..1] | Text | | 240 |
| | OriginalEndToEndIdentification <*OrgnlEndToEndId*> | [0..1] | Text | | 240 |
| | OriginalTransactionIdentification <*OrgnlTxId*> | [0..1] | Text | | 241 |
| | OriginalUETR <*OrgnlUETR*> | [0..1] | IdentifierSet | | 241 |
| | OriginalClearingSystemReference <*OrgnlClrSysRef*> | [0..1] | Text | | 241 |
| | OriginalInterbankSettlementAmount <*OrgnlIntrBkSttlmAmt*> | [0..1] | Amount | C2, C11 | 241 |
| | OriginalInterbankSettlementDate <*OrgnlIntrBkSttlmDt*> | [0..1] | Date | | 241 |
| | ReturnedInterbankSettlementAmount <*RtrdIntrBkSttlmAmt*> | [1..1] | Amount | C1, C10 | 242 |
| | InterbankSettlementDate <*IntrBkSttlmDt*> | [0..1] | Date | | 242 |
| | SettlementPriority <*SttlmPrty*> | [0..1] | CodeSet | | 242 |
| | SettlementTimeIndication <*SttlmTmIndctn*> | [0..1] | | | 243 |
| | DebitDateTime <*DbtDtTm*> | [0..1] | DateTime | | 243 |
| | CreditDateTime <*CdtDtTm*> | [0..1] | DateTime | | 243 |
| | ReturnedInstructedAmount <*RtrdInstdAmt*> | [0..1] | Amount | C2, C11 | 243 |
| | ExchangeRate <*XchgRate*> | [0..1] | Rate | | 244 |
| | CompensationAmount <*CompstnAmt*> | [0..1] | Amount | C2, C11 | 244 |
| | ChargeBearer <*ChrgBr*> | [0..1] | CodeSet | | 244 |
| | ChargesInformation <*ChrgsInf*> | [0..*] | ± | | 245 |
| | ClearingSystemReference <*ClrSysRef*> | [0..1] | Text | | 245 |
| | InstructingAgent <*InstgAgt*> | [0..1] | ± | | 245 |
| | InstructedAgent <*InstdAgt*> | [0..1] | ± | | 245 |
| | ReturnChain <*RtrChain*> | [0..1] | | C23, C25, C28, C33, C36, C39 | 246 |
| | UltimateDebtor <*UltmtDbtr*> | [0..1] | ± | | 248 |
| | Debtor <*Dbtr*> | [1..1] | ± | | 248 |
| | DebtorAccount <*DbtrAcct*> | [0..1] | ± | | 249 |
| | InitiatingParty <*InitgPty*> | [0..1] | ± | | 249 |

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | DebtorAgent *<DbtrAgt>* | [0..1] | ± | | 249 |
| | DebtorAgentAccount *<DbtrAgtAcct>* | [0..1] | ± | | 250 |
| | PreviousInstructingAgent1 *<PrvsInstgAgt1>* | [0..1] | ± | | 250 |
| | PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>* | [0..1] | ± | | 250 |
| | PreviousInstructingAgent2 *<PrvsInstgAgt2>* | [0..1] | ± | | 251 |
| | PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>* | [0..1] | ± | | 251 |
| | PreviousInstructingAgent3 *<PrvsInstgAgt3>* | [0..1] | ± | | 251 |
| | PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>* | [0..1] | ± | | 252 |
| | IntermediaryAgent1 *<IntrmyAgt1>* | [0..1] | ± | | 252 |
| | IntermediaryAgent1Account *<IntrmyAgt1Acct>* | [0..1] | ± | | 252 |
| | IntermediaryAgent2 *<IntrmyAgt2>* | [0..1] | ± | | 253 |
| | IntermediaryAgent2Account *<IntrmyAgt2Acct>* | [0..1] | ± | | 253 |
| | IntermediaryAgent3 *<IntrmyAgt3>* | [0..1] | ± | | 253 |
| | IntermediaryAgent3Account *<IntrmyAgt3Acct>* | [0..1] | ± | | 254 |
| | CreditorAgent *<CdtrAgt>* | [0..1] | ± | | 254 |
| | CreditorAgentAccount *<CdtrAgtAcct>* | [0..1] | ± | | 254 |
| | Creditor *<Cdtr>* | [1..1] | ± | | 255 |
| | CreditorAccount *<CdtrAcct>* | [0..1] | ± | | 255 |
| | UltimateCreditor *<UltmtCdtr>* | [0..1] | ± | | 255 |
| | ReturnReasonInformation *<RtrRsnInf>* | [0..*] | ± | C44 | 256 |
| | OriginalTransactionReference *<OrgnlTxRef>* | [0..1] | ± | C59 | 256 |
| | SupplementaryData *<SplmtryData>* | [0..*] | ± | C28 | 258 |

**Constraints**

- **ChargesInformationAndReturnedInstructedAmountRule**

  If ChargesInformation is present, then ReturnedInstructedAmount must be present.

  ```
  On Condition
      /ChargesInformation[1] is present
   And    /ChargesInformation[1]/Amount is present
  Following Must be True
      /ReturnedInstructedAmount Must be present
  ```

- **ReturnedInstructedAmountAndExchangeRate1Rule**

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

  ```
  On Condition
      /ReturnedInstructedAmount is present
  ```

```
    And     /ReturnedInstructedAmount/attribute::Currency is different from /
    ReturnedInterbankSettlementAmount/attribute::Currency
    Following Must be True
        /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.

```
    On Condition
        /ReturnedInstructedAmount is present
     And     /ReturnedInstructedAmount/attribute::Currency is equal to /
    ReturnedInterbankSettlementAmount/attribute::Currency
    Following Must be True
        /ExchangeRate Must be absent
```

### 10.1.15.7.1  ReturnIdentification <RtrId>

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.7.2  OriginalGroupInformation <OrgnlGrpInf>

*Presence:* [0..1]

*Definition:* Provides information on the original message.

**OriginalGroupInformation <OrgnlGrpInf>** contains the following elements (see
"OriginalGroupInformation29" on page 167 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|  | OriginalMessageIdentification *<OrgnlMsgId>* | [1..1] | Text | | 167 |
|  | OriginalMessageNameIdentification *<OrgnlMsgNmId>* | [1..1] | Text | | 167 |
|  | OriginalCreationDateTime *<OrgnlCreDtTm>* | [0..1] | DateTime | | 168 |

### 10.1.15.7.3  OriginalInstructionIdentification <OrgnlInstrId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.7.4  OriginalEndToEndIdentification <OrgnlEndToEndId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.7.5 OriginalTransactionIdentification <OrgnlTxId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.7.6 OriginalUETR <OrgnlUETR>

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 417

### 10.1.15.7.7 OriginalClearingSystemReference <OrgnlClrSysRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.7.8 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

*Presence:* [0..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.7.9 OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.


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

*Datatype:* "ISODate" on page 415

### 10.1.15.7.10 ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

• **ActiveCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

### 10.1.15.7.11 InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

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

*Datatype:* "ISODate" on page 415

### 10.1.15.7.12 SettlementPriority <SttlmPrty>

*Presence:* [0..1]

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

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

*Datatype:* "Priority3Code" on page 412

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

### 10.1.15.7.13  SettlementTimeIndication <SttlmTmIndctn>

*Presence:* [0..1]

*Definition:* Provides information on the occurred settlement time(s) of the payment transaction.

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | DebitDateTime *<DbtDtTm>* | [0..1] | DateTime | | 243 |
|    | CreditDateTime *<CdtDtTm>* | [0..1] | DateTime | | 243 |

#### 10.1.15.7.13.1  DebitDateTime <DbtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

#### 10.1.15.7.13.2  CreditDateTime <CdtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.15.7.14  ReturnedInstructedAmount <RtrdInstdAmt>

*Presence:* [0..1]

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

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.7.15  ExchangeRate <XchgRate>

*Presence:* [0..1]

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

*Datatype:* "BaseOneRate" on page 418

### 10.1.15.7.16  CompensationAmount <CompstnAmt>

*Presence:* [0..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.7.17  ChargeBearer <ChrgBr>

*Presence:* [0..1]

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

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

*Datatype:* "ChargeBearerType1Code" on page 402

| CodeName | Name | Definition |
|---|---|---|
| DEBT | BorneByDebtor | All transaction charges are to be borne by the debtor. |
| CRED | BorneByCreditor | All transaction charges are to be borne by the creditor. |
| SHAR | Shared | In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor. |

| CodeName | Name | Definition |
|---|---|---|
| SLEV | FollowingServiceLevel | Charges are to be applied following the rules agreed in the service level and/or scheme. |

### 10.1.15.7.18 ChargesInformation <ChrgsInf>

*Presence:* [0..*]

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

**ChargesInformation <ChrgsInf>** contains the following elements (see "Charges7" on page 113 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 113 |
| | Agent *<Agt>* | [1..1] | ± | | 113 |

### 10.1.15.7.19 ClearingSystemReference <ClrSysRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 422

### 10.1.15.7.20 InstructingAgent <InstgAgt>

*Presence:* [0..1]

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

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

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.7.21 InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

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

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± |  | 133 |
|    | BranchIdentification *<BrnchId>* | [0..1] | ± |  | 134 |

### 10.1.15.7.22 ReturnChain <RtrChain>

*Presence:* [0..1]

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

*Impacted by:* C23 "IntermediaryAgent1AccountRule", C25 "IntermediaryAgent2AccountRule", C28 "IntermediaryAgent3AccountRule", C33 "PreviousInstructingAgent1AccountRule", C36 "PreviousInstructingAgent2AccountRule", C39 "PreviousInstructingAgent3AccountRule"

**ReturnChain <RtrChain>** contains the following **TransactionParties8** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | UltimateDebtor <*UltmtDbtr*> | [0..1] | ± | | 248 |
| | Debtor <*Dbtr*> | [1..1] | ± | | 248 |
| | DebtorAccount <*DbtrAcct*> | [0..1] | ± | | 249 |
| | InitiatingParty <*InitgPty*> | [0..1] | ± | | 249 |
| | DebtorAgent <*DbtrAgt*> | [0..1] | ± | | 249 |
| | DebtorAgentAccount <*DbtrAgtAcct*> | [0..1] | ± | | 250 |
| | PreviousInstructingAgent1 <*PrvsInstgAgt1*> | [0..1] | ± | | 250 |
| | PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*> | [0..1] | ± | | 250 |
| | PreviousInstructingAgent2 <*PrvsInstgAgt2*> | [0..1] | ± | | 251 |
| | PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*> | [0..1] | ± | | 251 |
| | PreviousInstructingAgent3 <*PrvsInstgAgt3*> | [0..1] | ± | | 251 |
| | PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*> | [0..1] | ± | | 252 |
| | IntermediaryAgent1 <*IntrmyAgt1*> | [0..1] | ± | | 252 |
| | IntermediaryAgent1Account <*IntrmyAgt1Acct*> | [0..1] | ± | | 252 |
| | IntermediaryAgent2 <*IntrmyAgt2*> | [0..1] | ± | | 253 |
| | IntermediaryAgent2Account <*IntrmyAgt2Acct*> | [0..1] | ± | | 253 |
| | IntermediaryAgent3 <*IntrmyAgt3*> | [0..1] | ± | | 253 |
| | IntermediaryAgent3Account <*IntrmyAgt3Acct*> | [0..1] | ± | | 254 |
| | CreditorAgent <*CdtrAgt*> | [0..1] | ± | | 254 |
| | CreditorAgentAccount <*CdtrAgtAcct*> | [0..1] | ± | | 254 |
| | Creditor <*Cdtr*> | [1..1] | ± | | 255 |
| | CreditorAccount <*CdtrAcct*> | [0..1] | ± | | 255 |
| | UltimateCreditor <*UltmtCdtr*> | [0..1] | ± | | 255 |

**Constraints**

• **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

```
On Condition
    /IntermediaryAgent1 is absent
Following Must be True
    /IntermediaryAgent1Account Must be absent
```

• **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent2 is absent
Following Must be True
    /IntermediaryAgent2Account Must be absent
```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
    /IntermediaryAgent3 is absent
Following Must be True
    /IntermediaryAgent3Account Must be absent
```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

```
On Condition
    /PreviousInstructingAgent1 is absent
Following Must be True
    /PreviousInstructingAgent1Account Must be absent
```

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
    /PreviousInstructingAgent2 is absent
Following Must be True
    /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
    /PreviousInstructingAgent3 is absent
Following Must be True
    /PreviousInstructingAgent3Account Must be absent
```

### 10.1.15.7.22.1  UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

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

**UltimateDebtor <UltmtDbtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Party *<Pty>* | [1..1] | ± | | 185 |
| Or} | Agent *<Agt>* | [1..1] | ± | | 185 |

### 10.1.15.7.22.2  Debtor <Dbtr>

*Presence:* [1..1]

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

**Debtor <Dbtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party <Pty> | [1..1] | ± | | 185 |
| Or} | Agent <Agt> | [1..1] | ± | | 185 |

### 10.1.15.7.22.3  DebtorAccount <DbtrAcct>

*Presence:* [0..1]

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.7.22.4  InitiatingParty <InitgPty>

*Presence:* [0..1]

*Definition:* Party that initiates the payment.

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

**InitiatingParty <InitgPty>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party <Pty> | [1..1] | ± | | 185 |
| Or} | Agent <Agt> | [1..1] | ± | | 185 |

### 10.1.15.7.22.5  DebtorAgent <DbtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.7.22.6 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.7.22.7 PreviousInstructingAgent1 <PrvsInstgAgt1>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent1 <PrvsInstgAgt1>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.7.22.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.7.22.9  PreviousInstructingAgent2 <PrvsInstgAgt2>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent2 <PrvsInstgAgt2>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.7.22.10  PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.7.22.11  PreviousInstructingAgent3 <PrvsInstgAgt3>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent3 <PrvsInstgAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± | | 133 |
| | BranchIdentification <*BrnchId*> | [0..1] | ± | | 134 |

### 10.1.15.7.22.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Identification <*Id*> | [1..1] | ± | | 108 |
| | Type <*Tp*> | [0..1] | ± | | 109 |
| | Currency <*Ccy*> | [0..1] | CodeSet | C2 | 109 |
| | Name <*Nm*> | [0..1] | Text | | 109 |
| | Proxy <*Prxy*> | [0..1] | ± | | 110 |

### 10.1.15.7.22.13 IntermediaryAgent1 <IntrmyAgt1>

*Presence:* [0..1]

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

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

**IntermediaryAgent1 <IntrmyAgt1>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± | | 133 |
| | BranchIdentification <*BrnchId*> | [0..1] | ± | | 134 |

### 10.1.15.7.22.14 IntermediaryAgent1Account <IntrmyAgt1Acct>

*Presence:* [0..1]

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

**IntermediaryAgent1Account <IntrmyAgt1Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Identification <Id>     | [1..1] | ±   |             | 108  |
|    | Type <Tp>               | [0..1] | ±   |             | 109  |
|    | Currency <Ccy>          | [0..1] | CodeSet | C2      | 109  |
|    | Name <Nm>               | [0..1] | Text |            | 109  |
|    | Proxy <Prxy>            | [0..1] | ±   |             | 110  |

### 10.1.15.7.22.15 IntermediaryAgent2 <IntrmyAgt2>

*Presence:* [0..1]

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

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

**IntermediaryAgent2 <IntrmyAgt2>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |   | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± |   | 134 |

### 10.1.15.7.22.16 IntermediaryAgent2Account <IntrmyAgt2Acct>

*Presence:* [0..1]

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

**IntermediaryAgent2Account <IntrmyAgt2Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Identification <Id>     | [1..1] | ±   |             | 108  |
|    | Type <Tp>               | [0..1] | ±   |             | 109  |
|    | Currency <Ccy>          | [0..1] | CodeSet | C2      | 109  |
|    | Name <Nm>               | [0..1] | Text |            | 109  |
|    | Proxy <Prxy>            | [0..1] | ±   |             | 110  |

### 10.1.15.7.22.17 IntermediaryAgent3 <IntrmyAgt3>

*Presence:* [0..1]

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

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

**IntermediaryAgent3 <IntrmyAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.7.22.18 IntermediaryAgent3Account <IntrmyAgt3Acct>

*Presence:* [0..1]

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

**IntermediaryAgent3Account <IntrmyAgt3Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.7.22.19 CreditorAgent <CdtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.7.22.20 CreditorAgentAccount <CdtrAgtAcct>

*Presence:* [0..1]

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

**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.7.22.21  Creditor <Cdtr>

*Presence:* [1..1]

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

**Creditor <Cdtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party <Pty> | [1..1] | ± | | 185 |
| Or} | Agent <Agt> | [1..1] | ± | | 185 |

### 10.1.15.7.22.22  CreditorAccount <CdtrAcct>

*Presence:* [0..1]

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.7.22.23  UltimateCreditor <UltmtCdtr>

*Presence:* [0..1]

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

**UltimateCreditor <UltmtCdtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party <Pty> | [1..1] | ± | | 185 |
| Or} | Agent <Agt> | [1..1] | ± | | 185 |

### 10.1.15.7.23 ReturnReasonInformation <RtrRsnInf>

*Presence:* [0..*]

*Definition:* Provides detailed information on the return reason.

*Impacted by:* C44 "ReturnReasonRule"

**ReturnReasonInformation <RtrRsnInf>** contains the following elements (see "PaymentReturnReason6" on page 382 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Originator <Orgtr> | [0..1] | ± | | 382 |
| | Reason <Rsn> | [0..1] | | | 382 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 383 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 383 |
| | AdditionalInformation <AddtlInf> | [0..*] | Text | | 383 |

**Constraints**

- **ReturnReasonRule**

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

```
On Condition
     /Reason/Code is present
 And     /Reason/Code is equal to value 'NARR'
 And     /Reason is present
Following Must be True
     /AdditionalInformation[1] Must be present
```

### 10.1.15.7.24 OriginalTransactionReference <OrgnlTxRef>

*Presence:* [0..1]

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

*Impacted by:* C59 "UnderlyingCustomerCreditTransferRule"

**OriginalTransactionReference <OrgnlTxRef>** contains the following elements (see "OriginalTransactionReference32" on page 258 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InterbankSettlementAmount <IntrBkSttlmAmt> | [0..1] | Amount | C2, C11 | 260 |
| | Amount <Amt> | [0..1] | ± | | 260 |
| | InterbankSettlementDate <IntrBkSttlmDt> | [0..1] | Date | | 261 |
| | RequestedCollectionDate <ReqdColltnDt> | [0..1] | Date | | 261 |
| | RequestedExecutionDate <ReqdExctnDt> | [0..1] | ± | | 261 |
| | CreditorSchemeIdentification <CdtrSchmeId> | [0..1] | ± | | 261 |
| | SettlementInformation <SttlmInf> | [0..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 262 |
| | PaymentTypeInformation <PmtTpInf> | [0..1] | ± | | 264 |
| | PaymentMethod <PmtMtd> | [0..1] | CodeSet | | 264 |
| | MandateRelatedInformation <MndtRltdInf> | [0..1] | | | 265 |
| {Or | DirectDebitMandate <DrctDbtMndt> | [0..1] | ± | C3, C4 | 265 |
| Or} | CreditTransferMandate <CdtTrfMndt> | [0..1] | ± | | 266 |
| | RemittanceInformation <RmtInf> | [0..1] | ± | | 267 |
| | UltimateDebtor <UltmtDbtr> | [0..1] | ± | | 267 |
| | Debtor <Dbtr> | [0..1] | ± | | 267 |
| | DebtorAccount <DbtrAcct> | [0..1] | ± | | 268 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 268 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | ± | | 268 |
| | CreditorAgent <CdtrAgt> | [0..1] | ± | | 269 |
| | CreditorAgentAccount <CdtrAgtAcct> | [0..1] | ± | | 269 |
| | Creditor <Cdtr> | [0..1] | ± | | 269 |
| | CreditorAccount <CdtrAcct> | [0..1] | ± | | 270 |
| | UltimateCreditor <UltmtCdtr> | [0..1] | ± | | 270 |
| | Purpose <Purp> | [0..1] | ± | | 270 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> | [0..1] | ± | C17, C20, C22, C24, C26, C29, C33, C35, C37, C39, C31, C54, C56 | 271 |

**Constraints**

- **UnderlyingCustomerCreditTransferRule**

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

### 10.1.15.7.25  SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C28 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PlaceAndName <PlcAndNm> | [0..1] | Text | | 178 |
| | Envelope <Envlp> | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

### 10.1.15.8  OriginalTransactionReference32

*Definition:* Specifies key elements as defined in the original transaction.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InterbankSettlementAmount *<IntrBkSttlmAmt>* | [0..1] | Amount | C2, C11 | 260 |
| | Amount *<Amt>* | [0..1] | ± | | 260 |
| | InterbankSettlementDate *<IntrBkSttlmDt>* | [0..1] | Date | | 261 |
| | RequestedCollectionDate *<ReqdColltnDt>* | [0..1] | Date | | 261 |
| | RequestedExecutionDate *<ReqdExctnDt>* | [0..1] | ± | | 261 |
| | CreditorSchemeIdentification *<CdtrSchmeId>* | [0..1] | ± | | 261 |
| | SettlementInformation *<SttlmInf>* | [0..1] | ± | C20, C22, C27, C28, C29, C30, C33, C34 | 262 |
| | PaymentTypeInformation *<PmtTpInf>* | [0..1] | ± | | 264 |
| | PaymentMethod *<PmtMtd>* | [0..1] | CodeSet | | 264 |
| | MandateRelatedInformation *<MndtRltdInf>* | [0..1] | | | 265 |
| {Or | DirectDebitMandate *<DrctDbtMndt>* | [0..1] | ± | C3, C4 | 265 |
| Or} | CreditTransferMandate *<CdtTrfMndt>* | [0..1] | ± | | 266 |
| | RemittanceInformation *<RmtInf>* | [0..1] | ± | | 267 |
| | UltimateDebtor *<UltmtDbtr>* | [0..1] | ± | | 267 |
| | Debtor *<Dbtr>* | [0..1] | ± | | 267 |
| | DebtorAccount *<DbtrAcct>* | [0..1] | ± | | 268 |
| | DebtorAgent *<DbtrAgt>* | [0..1] | ± | | 268 |
| | DebtorAgentAccount *<DbtrAgtAcct>* | [0..1] | ± | | 268 |
| | CreditorAgent *<CdtrAgt>* | [0..1] | ± | | 269 |
| | CreditorAgentAccount *<CdtrAgtAcct>* | [0..1] | ± | | 269 |
| | Creditor *<Cdtr>* | [0..1] | ± | | 269 |
| | CreditorAccount *<CdtrAcct>* | [0..1] | ± | | 270 |
| | UltimateCreditor *<UltmtCdtr>* | [0..1] | ± | | 270 |
| | Purpose *<Purp>* | [0..1] | ± | | 270 |

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | UnderlyingCustomerCreditTransfer *<UndrlygCstmrCdtTrf>* | [0..1] | ± | C17, C20, C22, C24, C26, C29, C33, C35, C37, C39, C31, C54, C56 | 271 |

**Constraints**

- **UnderlyingCustomerCreditTransferRule**

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

### 10.1.15.8.1 InterbankSettlementAmount <IntrBkSttlmAmt>

*Presence:* [0..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

    Note: The decimal separator is a dot.

### 10.1.15.8.2 Amount <Amt>

*Presence:* [0..1]

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

**Amount <Amt>** contains one of the following elements (see "AmountType4Choice" on page 111 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | InstructedAmount *<InstdAmt>* | [1..1] | Amount | C2, C11 | 111 |
| Or} | EquivalentAmount *<EqvtAmt>* | [1..1] |  |  | 112 |
|  | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 112 |
|  | CurrencyOfTransfer *<CcyOfTrf>* | [1..1] | CodeSet | C2 | 112 |

### 10.1.15.8.3 InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 10.1.15.8.4 RequestedCollectionDate <ReqdColltnDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 415

### 10.1.15.8.5 RequestedExecutionDate <ReqdExctnDt>

*Presence:* [0..1]

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

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

**RequestedExecutionDate <ReqdExctnDt>** contains one of the following elements (see "DateAndDateTime2Choice" on page 114 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Date *<Dt>* | [1..1] | Date |  | 114 |
| Or} | DateTime *<DtTm>* | [1..1] | DateTime |  | 114 |

### 10.1.15.8.6 CreditorSchemeIdentification <CdtrSchmeId>

*Presence:* [0..1]

*Definition:* Credit party that signs the mandate.

**CreditorSchemeIdentification <CdtrSchmeId>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 10.1.15.8.7 SettlementInformation <SttlmInf>

*Presence:* [0..1]

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

*Impacted by:* C20 "InstructedReimbursementAgentAccountRule", C22 "InstructingReimbursementAgentAccountRule", C27 "SettlementMethodAgentRule", C28 "SettlementMethodClearingRule", C29 "SettlementMethodCoverAgentRule", C30 "SettlementMethodCoverRule", C33 "ThirdReimbursementAgentAccountRule", C34 "ThirdReimbursementAgentRule"

**SettlementInformation <SttlmInf>** contains the following elements (see "SettlementInstruction7" on page 374 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | SettlementMethod <SttlmMtd> | [1..1] | CodeSet | | 376 |
| | SettlementAccount <SttlmAcct> | [0..1] | ± | | 377 |
| | ClearingSystem <ClrSys> | [0..1] | | | 377 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 377 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 377 |
| | InstructingReimbursementAgent <InstgRmbrsmntAgt> | [0..1] | ± | | 378 |
| | InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> | [0..1] | ± | | 378 |
| | InstructedReimbursementAgent <InstdRmbrsmntAgt> | [0..1] | ± | | 378 |
| | InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> | [0..1] | ± | | 379 |
| | ThirdReimbursementAgent <ThrdRmbrsmntAgt> | [0..1] | ± | | 379 |
| | ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> | [0..1] | ± | | 379 |

**Constraints**

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
   Or    /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodClearingRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'ClearingSystem'
  Following Must be True
      /SettlementAccount Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodCoverAgentRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /InstructingReimbursementAgent Must be present
   Or    /InstructedReimbursementAgent Must be present
  ```

- **SettlementMethodCoverRule**

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

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /SettlementAccount Must be absent
   And    /ClearingSystem Must be absent
  ```

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  ```
  On Condition
      /ThirdReimbursementAgent is absent
  Following Must be True
      /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

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

  ```
  On Condition
      /ThirdReimbursementAgent is present
  Following Must be True
      /InstructingReimbursementAgent Must be present
   And    /InstructedReimbursementAgent Must be present
  ```

### 10.1.15.8.8  PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

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

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation27" on page 328 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | InstructionPriority <InstrPrty> | [0..1] | CodeSet |  | 329 |
|  | ClearingChannel <ClrChanl> | [0..1] | CodeSet |  | 329 |
|  | ServiceLevel <SvcLvl> | [0..*] |  |  | 330 |
| {Or | Code <Cd> | [1..1] | CodeSet |  | 330 |
| Or} | Proprietary <Prtry> | [1..1] | Text |  | 330 |
|  | LocalInstrument <LclInstrm> | [0..1] |  |  | 330 |
| {Or | Code <Cd> | [1..1] | CodeSet |  | 330 |
| Or} | Proprietary <Prtry> | [1..1] | Text |  | 330 |
|  | SequenceType <SeqTp> | [0..1] | CodeSet |  | 331 |
|  | CategoryPurpose <CtgyPurp> | [0..1] |  |  | 331 |
| {Or | Code <Cd> | [1..1] | CodeSet |  | 331 |
| Or} | Proprietary <Prtry> | [1..1] | Text |  | 331 |

### 10.1.15.8.9  PaymentMethod <PmtMtd>

*Presence:* [0..1]

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

*Datatype:* "PaymentMethod4Code" on page 411

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

### 10.1.15.8.10  MandateRelatedInformation <MndtRltdInf>

*Presence:* [0..1]

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

**MandateRelatedInformation <MndtRltdInf>** contains one of the following **MandateRelatedData1Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | DirectDebitMandate *<DrctDbtMndt>* | [0..1] | ± | C3, C4 | 265 |
| Or} | CreditTransferMandate *<CdtTrfMndt>* | [0..1] | ± |  | 266 |

### 10.1.15.8.10.1  DirectDebitMandate <DrctDbtMndt>

*Presence:* [0..1]

*Definition:* Specific direct debit mandate data.

*Impacted by:* C3 "AmendmentIndicatorFalseRule", C4 "AmendmentIndicatorTrueRule"

**DirectDebitMandate <DrctDbtMndt>** contains the following elements (see "MandateRelatedInformation14" on page 124 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|  | MandateIdentification *<MndtId>* | [0..1] | Text |  | 124 |
|  | DateOfSignature *<DtOfSgntr>* | [0..1] | Date |  | 124 |
|  | AmendmentIndicator *<AmdmntInd>* | [0..1] | Indicator |  | 125 |
|  | AmendmentInformationDetails *<AmdmntInfDtls>* | [0..1] | ± |  | 125 |
|  | ElectronicSignature *<ElctrncSgntr>* | [0..1] | Text |  | 125 |
|  | FirstCollectionDate *<FrstColltnDt>* | [0..1] | Date |  | 126 |
|  | FinalCollectionDate *<FnlColltnDt>* | [0..1] | Date |  | 126 |
|  | Frequency *<Frqcy>* | [0..1] | ± |  | 126 |
|  | Reason *<Rsn>* | [0..1] |  |  | 126 |
| {Or |   Code *<Cd>* | [1..1] | CodeSet |  | 126 |
| Or} |   Proprietary *<Prtry>* | [1..1] | Text |  | 127 |
|  | TrackingDays *<TrckgDays>* | [0..1] | Text |  | 127 |

**Constraints**

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'false'
  Following Must be True
      /AmendmentInformationDetails Must be absent
  ```

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'true'
  Following Must be True
      /AmendmentInformationDetails Must be present
  ```

### 10.1.15.8.10.2  CreditTransferMandate <CdtTrfMndt>

*Presence:* [0..1]

*Definition:* Specific credit transfer mandate data.

**CreditTransferMandate <CdtTrfMndt>** contains the following elements (see "CreditTransferMandateData1" on page 119 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
| | MandateIdentification <MndtId> | [0..1] | Text | | 120 |
| | Type <Tp> | [0..1] | ± | | 120 |
| | DateOfSignature <DtOfSgntr> | [0..1] | Date | | 120 |
| | DateOfVerification <DtOfVrfctn> | [0..1] | DateTime | | 120 |
| | ElectronicSignature <ElctrncSgntr> | [0..1] | Binary | | 120 |
| | FirstPaymentDate <FrstPmtDt> | [0..1] | Date | | 120 |
| | FinalPaymentDate <FnlPmtDt> | [0..1] | Date | | 121 |
| | Frequency <Frqcy> | [0..1] | ± | | 121 |
| | Reason <Rsn> | [0..1] | | | 121 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 121 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 122 |

### 10.1.15.8.11 RemittanceInformation <RmtInf>

*Presence:* [0..1]

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

**RemittanceInformation <RmtInf>** contains the following elements (see "RemittanceInformation16" on page 372 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
| | Unstructured <Ustrd> | [0..*] | Text | | 372 |
| | Structured <Strd> | [0..*] | ± | | 372 |

### 10.1.15.8.12 UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

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

**UltimateDebtor <UltmtDbtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
| {Or | Party <Pty> | [1..1] | ± | | 185 |
| Or} | Agent <Agt> | [1..1] | ± | | 185 |

### 10.1.15.8.13 Debtor <Dbtr>

*Presence:* [0..1]

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

**Debtor <Dbtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party *<Pty>* | [1..1] | ± | | 185 |
| Or} | Agent *<Agt>* | [1..1] | ± | | 185 |

### 10.1.15.8.14 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.8.15 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.8.16 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.8.17 CreditorAgent <CdtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.8.18 CreditorAgentAccount <CdtrAgtAcct>

*Presence:* [0..1]

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

**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.8.19 Creditor <Cdtr>

*Presence:* [0..1]

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

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**Creditor <Cdtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party <Pty> | [1..1] | ± | | 185 |
| Or} | Agent <Agt> | [1..1] | ± | | 185 |

### 10.1.15.8.20 CreditorAccount <CdtrAcct>

*Presence:* [0..1]

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.8.21 UltimateCreditor <UltmtCdtr>

*Presence:* [0..1]

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

**UltimateCreditor <UltmtCdtr>** contains one of the following elements (see "Party40Choice" on page 184 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Party <Pty> | [1..1] | ± | | 185 |
| Or} | Agent <Agt> | [1..1] | ± | | 185 |

### 10.1.15.8.22 Purpose <Purp>

*Presence:* [0..1]

*Definition:* Underlying reason for the payment transaction.


Usage:


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

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**Purpose <Purp>** contains one of the following elements (see "Purpose2Choice" on page 142 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 142 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 142 |

### 10.1.15.8.23 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

*Presence:* [0..1]

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

*Impacted by:* C17 "IntermediaryAgent1AccountRule", C20 "IntermediaryAgent2AccountRule", C22 "IntermediaryAgent2Rule", C24 "IntermediaryAgent3AccountRule", C26 "IntermediaryAgent3Rule", C29 "PreviousInstructingAgent1AccountRule", C33 "PreviousInstructingAgent2AccountRule", C35 "PreviousInstructingAgent2Rule", C37 "PreviousInstructingAgent3AccountRule", C39 "PreviousInstructingAgent3Rule", C31 "PreviousInstructingAgent1Guideline", C54 "UltimateCreditorGuideline", C56 "UltimateDebtorGuideline"

**UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>** contains the following elements (see "CreditTransferTransaction45" on page 293 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | UltimateDebtor <UltmtDbtr> | [0..1] | ± | | 296 |
| | InitiatingParty <InitgPty> | [0..1] | ± | | 296 |
| | Debtor <Dbtr> | [1..1] | ± | | 297 |
| | DebtorAccount <DbtrAcct> | [0..1] | ± | | 297 |
| | DebtorAgent <DbtrAgt> | [1..1] | ± | | 297 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | ± | | 298 |
| | PreviousInstructingAgent1 <PrvsInstgAgt1> | [0..1] | ± | | 298 |
| | PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> | [0..1] | ± | | 298 |
| | PreviousInstructingAgent2 <PrvsInstgAgt2> | [0..1] | ± | | 299 |
| | PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> | [0..1] | ± | | 299 |
| | PreviousInstructingAgent3 <PrvsInstgAgt3> | [0..1] | ± | | 299 |
| | PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> | [0..1] | ± | | 300 |
| | IntermediaryAgent1 <IntrmyAgt1> | [0..1] | ± | | 300 |
| | IntermediaryAgent1Account <IntrmyAgt1Acct> | [0..1] | ± | | 300 |
| | IntermediaryAgent2 <IntrmyAgt2> | [0..1] | ± | | 301 |
| | IntermediaryAgent2Account <IntrmyAgt2Acct> | [0..1] | ± | | 301 |
| | IntermediaryAgent3 <IntrmyAgt3> | [0..1] | ± | | 301 |
| | IntermediaryAgent3Account <IntrmyAgt3Acct> | [0..1] | ± | | 302 |
| | CreditorAgent <CdtrAgt> | [1..1] | ± | | 302 |
| | CreditorAgentAccount <CdtrAgtAcct> | [0..1] | ± | | 302 |
| | Creditor <Cdtr> | [1..1] | ± | | 303 |
| | CreditorAccount <CdtrAcct> | [0..1] | ± | | 303 |
| | UltimateCreditor <UltmtCdtr> | [0..1] | ± | | 303 |
| | InstructionForCreditorAgent <InstrForCdtrAgt> | [0..*] | ± | | 304 |
| | InstructionForNextAgent <InstrForNxtAgt> | [0..*] | | | 304 |
| | Code <Cd> | [0..1] | CodeSet | | 304 |
| | InstructionInformation <InstrInf> | [0..1] | Text | | 305 |
| | Tax <Tax> | [0..1] | ± | | 305 |
| | RemittanceInformation <RmtInf> | [0..1] | ± | | 305 |
| | InstructedAmount <InstdAmt> | [0..1] | Amount | C2, C11 | 306 |

**Constraints**

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent1 is absent
  Following Must be True
      /PreviousInstructingAgent1Account Must be absent
  ```

- **PreviousInstructingAgent1Guideline**

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

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is absent
  Following Must be True
      /PreviousInstructingAgent2Account Must be absent
  ```

- **PreviousInstructingAgent2Rule**

    If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

    ```
    On Condition
        /PreviousInstructingAgent2 is present
    Following Must be True
        /PreviousInstructingAgent1 Must be present
    ```

- **PreviousInstructingAgent3AccountRule**

    If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

    ```
    On Condition
        /PreviousInstructingAgent3 is absent
    Following Must be True
        /PreviousInstructingAgent3Account Must be absent
    ```

- **PreviousInstructingAgent3Rule**

    If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

    ```
    On Condition
        /PreviousInstructingAgent3 is present
    Following Must be True
        /PreviousInstructingAgent2 Must be present
    ```

- **UltimateCreditorGuideline**

    UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

    UltimateDebtor may only be present if different from Debtor.

## 10.1.15.9  CreditTransferTransaction44

*Definition:* Provide further details specific to the individual transaction(s) included in the message.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PaymentIdentification <*PmtId*> | [1..1] | ± | C20 | 278 |
| | PaymentTypeInformation <*PmtTpInf*> | [0..1] | ± | | 278 |
| | InterbankSettlementAmount <*IntrBkSttlmAmt*> | [1..1] | Amount | C1, C10 | 279 |
| | InterbankSettlementDate <*IntrBkSttlmDt*> | [0..1] | Date | | 279 |
| | SettlementPriority <*SttlmPrty*> | [0..1] | CodeSet | | 280 |
| | SettlementTimeIndication <*SttlmTmIndctn*> | [0..1] | | | 280 |
| | DebitDateTime <*DbtDtTm*> | [0..1] | DateTime | | 280 |
| | CreditDateTime <*CdtDtTm*> | [0..1] | DateTime | | 280 |
| | SettlementTimeRequest <*SttlmTmReq*> | [0..1] | ± | | 280 |
| | PreviousInstructingAgent1 <*PrvsInstgAgt1*> | [0..1] | ± | | 281 |
| | PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*> | [0..1] | ± | | 281 |
| | PreviousInstructingAgent2 <*PrvsInstgAgt2*> | [0..1] | ± | | 281 |
| | PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*> | [0..1] | ± | | 282 |
| | PreviousInstructingAgent3 <*PrvsInstgAgt3*> | [0..1] | ± | | 282 |
| | PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*> | [0..1] | ± | | 282 |
| | InstructingAgent <*InstgAgt*> | [0..1] | ± | | 283 |
| | InstructedAgent <*InstdAgt*> | [0..1] | ± | | 283 |
| | IntermediaryAgent1 <*IntrmyAgt1*> | [0..1] | ± | | 283 |
| | IntermediaryAgent1Account <*IntrmyAgt1Acct*> | [0..1] | ± | | 284 |
| | IntermediaryAgent2 <*IntrmyAgt2*> | [0..1] | ± | | 284 |
| | IntermediaryAgent2Account <*IntrmyAgt2Acct*> | [0..1] | ± | | 284 |
| | IntermediaryAgent3 <*IntrmyAgt3*> | [0..1] | ± | | 285 |
| | IntermediaryAgent3Account <*IntrmyAgt3Acct*> | [0..1] | ± | | 285 |
| | UltimateDebtor <*UltmtDbtr*> | [0..1] | ± | | 285 |
| | Debtor <*Dbtr*> | [1..1] | ± | | 286 |
| | DebtorAccount <*DbtrAcct*> | [0..1] | ± | | 286 |
| | DebtorAgent <*DbtrAgt*> | [0..1] | ± | | 286 |
| | DebtorAgentAccount <*DbtrAgtAcct*> | [0..1] | ± | | 287 |
| | CreditorAgent <*CdtrAgt*> | [0..1] | ± | | 287 |
| | CreditorAgentAccount <*CdtrAgtAcct*> | [0..1] | ± | | 287 |
| | Creditor <*Cdtr*> | [1..1] | ± | | 288 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | CreditorAccount <CdtrAcct> | [0..1] | ± | | 288 |
| | UltimateCreditor <UltmtCdtr> | [0..1] | ± | | 288 |
| | InstructionForCreditorAgent <InstrForCdtrAgt> | [0..*] | ± | | 289 |
| | InstructionForNextAgent <InstrForNxtAgt> | [0..*] | | | 289 |
| | Code <Cd> | [0..1] | CodeSet | | 289 |
| | InstructionInformation <InstrInf> | [0..1] | Text | | 290 |
| | Purpose <Purp> | [0..1] | ± | | 290 |
| | RemittanceInformation <RmtInf> | [0..1] | ± | | 290 |
| | UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> | [0..1] | ± | C17, C20, C22, C24, C26, C29, C33, C35, C37, C39, C31, C54, C56 | 290 |
| | SupplementaryData <SplmtryData> | [0..*] | ± | C28 | 293 |

**Constraints**

- **CreditorAgentAccountRule**

  If CreditorAgentAccount is present, then CreditorAgent must be present.

  ```
  On Condition
      /CreditorAgent is absent
  Following Must be True
      /CreditorAgentAccount Must be absent
  ```

- **DebtorAgentAccountRule**

  If DebtorAgentAccount is present, then DebtorAgent must be present.

  ```
  On Condition
      /DebtorAgent is absent
  Following Must be True
      /DebtorAgentAccount Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent1Rule**

  If IntermediaryAgent1 is present, then CreditorAgent must be present.

```
On Condition
    /IntermediaryAgent1 is present
Following Must be True
    /CreditorAgent Must be present
```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent2 is absent
Following Must be True
    /IntermediaryAgent2Account Must be absent
```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

```
On Condition
    /IntermediaryAgent2 is present
Following Must be True
    /IntermediaryAgent1 Must be present
```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
    /IntermediaryAgent3 is absent
Following Must be True
    /IntermediaryAgent3Account Must be absent
```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent3 is present
Following Must be True
    /IntermediaryAgent2 Must be present
```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

```
On Condition
    /PreviousInstructingAgent1 is absent
Following Must be True
    /PreviousInstructingAgent1Account Must be absent
```

- **PreviousInstructingAgent1Guideline**

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

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
    /PreviousInstructingAgent2 is absent
Following Must be True
    /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
    /PreviousInstructingAgent2 is present
```

```
Following Must be True
    /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

### 10.1.15.9.1 PaymentIdentification <PmtId>

*Presence:* [1..1]

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

*Impacted by:* C20 "TransactionIdentificationPresenceRule"

**PaymentIdentification <PmtId>** contains the following elements (see "PaymentIdentification13" on page 136 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | InstructionIdentification *<InstrId>* | [0..1] | Text | | 136 |
|    | EndToEndIdentification *<EndToEndId>* | [1..1] | Text | | 136 |
|    | TransactionIdentification *<TxId>* | [0..1] | Text | | 137 |
|    | UETR *<UETR>* | [0..1] | IdentifierSet | | 137 |
|    | ClearingSystemReference *<ClrSysRef>* | [0..1] | Text | | 137 |

**Constraints**

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

  ```
  Following Must be True
      /TransactionIdentification Must be present
   Or    /UETR Must be present
  ```

### 10.1.15.9.2 PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

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

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation28" on page 331 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | InstructionPriority <*InstrPrty*> | [0..1] | CodeSet |  | 332 |
|  | ClearingChannel <*ClrChanl*> | [0..1] | CodeSet |  | 332 |
|  | ServiceLevel <*SvcLvl*> | [0..*] |  |  | 332 |
| {Or | Code <*Cd*> | [1..1] | CodeSet |  | 333 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text |  | 333 |
|  | LocalInstrument <*LclInstrm*> | [0..1] |  |  | 333 |
| {Or | Code <*Cd*> | [1..1] | CodeSet |  | 333 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text |  | 333 |
|  | CategoryPurpose <*CtgyPurp*> | [0..1] |  |  | 333 |
| {Or | Code <*Cd*> | [1..1] | CodeSet |  | 334 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text |  | 334 |

### 10.1.15.9.3 InterbankSettlementAmount <IntrBkSttlmAmt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.9.4 InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 10.1.15.9.5 SettlementPriority <SttlmPrty>

*Presence:* [0..1]

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

*Datatype:* "Priority3Code" on page 412

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

### 10.1.15.9.6 SettlementTimeIndication <SttlmTmIndctn>

*Presence:* [0..1]

*Definition:* Provides information on the occurred settlement time(s) of the payment transaction.

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | DebitDateTime *<DbtDtTm>* | [0..1] | DateTime | | 280 |
| | CreditDateTime *<CdtDtTm>* | [0..1] | DateTime | | 280 |

#### 10.1.15.9.6.1 DebitDateTime <DbtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

#### 10.1.15.9.6.2 CreditDateTime <CdtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.15.9.7 SettlementTimeRequest <SttlmTmReq>

*Presence:* [0..1]

*Definition:* Provides information on the requested settlement time(s) of the payment instruction.

**SettlementTimeRequest <SttlmTmReq>** contains the following elements (see "SettlementTimeRequest2" on page 185 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | CLSTime <CLSTm>         | [0..1] | Time |            | 186  |
|    | TillTime <TillTm>       | [0..1] | Time |            | 186  |
|    | FromTime <FrTm>         | [0..1] | Time |            | 186  |
|    | RejectTime <RjctTm>     | [0..1] | Time |            | 186  |

### 10.1.15.9.8 PreviousInstructingAgent1 <PrvsInstgAgt1>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent1 <PrvsInstgAgt1>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |      | 133  |
|    | BranchIdentification <BrnchId> | [0..1] | ± |           | 134  |

### 10.1.15.9.9 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Identification <Id>     | [1..1] | ±       |     | 108  |
|    | Type <Tp>               | [0..1] | ±       |     | 109  |
|    | Currency <Ccy>          | [0..1] | CodeSet | C2  | 109  |
|    | Name <Nm>               | [0..1] | Text    |     | 109  |
|    | Proxy <Prxy>            | [0..1] | ±       |     | 110  |

### 10.1.15.9.10 PreviousInstructingAgent2 <PrvsInstgAgt2>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent2 <PrvsInstgAgt2>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± |  | 133 |
|    | BranchIdentification *<BrnchId>* | [0..1] | ± |  | 134 |

### 10.1.15.9.11 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Identification *<Id>* | [1..1] | ± |  | 108 |
|    | Type *<Tp>* | [0..1] | ± |  | 109 |
|    | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
|    | Name *<Nm>* | [0..1] | Text |  | 109 |
|    | Proxy *<Prxy>* | [0..1] | ± |  | 110 |

### 10.1.15.9.12 PreviousInstructingAgent3 <PrvsInstgAgt3>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent3 <PrvsInstgAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± |  | 133 |
|    | BranchIdentification *<BrnchId>* | [0..1] | ± |  | 134 |

### 10.1.15.9.13 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.9.14 InstructingAgent <InstgAgt>

*Presence:* [0..1]

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

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.9.15 InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.9.16 IntermediaryAgent1 <IntrmyAgt1>

*Presence:* [0..1]

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

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

**IntermediaryAgent1 <IntrmyAgt1>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.9.17 IntermediaryAgent1Account <IntrmyAgt1Acct>

*Presence:* [0..1]

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

**IntermediaryAgent1Account <IntrmyAgt1Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.9.18 IntermediaryAgent2 <IntrmyAgt2>

*Presence:* [0..1]

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

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

**IntermediaryAgent2 <IntrmyAgt2>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.9.19 IntermediaryAgent2Account <IntrmyAgt2Acct>

*Presence:* [0..1]

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

**IntermediaryAgent2Account <IntrmyAgt2Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <*Id*> | [1..1] | ± | | 108 |
| | Type <*Tp*> | [0..1] | ± | | 109 |
| | Currency <*Ccy*> | [0..1] | CodeSet | C2 | 109 |
| | Name <*Nm*> | [0..1] | Text | | 109 |
| | Proxy <*Prxy*> | [0..1] | ± | | 110 |

### 10.1.15.9.20 IntermediaryAgent3 <IntrmyAgt3>

*Presence:* [0..1]

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

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

**IntermediaryAgent3 <IntrmyAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± | | 133 |
| | BranchIdentification <*BrnchId*> | [0..1] | ± | | 134 |

### 10.1.15.9.21 IntermediaryAgent3Account <IntrmyAgt3Acct>

*Presence:* [0..1]

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

**IntermediaryAgent3Account <IntrmyAgt3Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <*Id*> | [1..1] | ± | | 108 |
| | Type <*Tp*> | [0..1] | ± | | 109 |
| | Currency <*Ccy*> | [0..1] | CodeSet | C2 | 109 |
| | Name <*Nm*> | [0..1] | Text | | 109 |
| | Proxy <*Prxy*> | [0..1] | ± | | 110 |

### 10.1.15.9.22 UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

*Definition:* Ultimate financial institution that owes an amount of money to the (ultimate) institutional creditor.

**UltimateDebtor <UltmtDbtr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.9.23  Debtor <Dbtr>

*Presence:* [1..1]

*Definition:* Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

**Debtor <Dbtr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.9.24  DebtorAccount <DbtrAcct>

*Presence:* [0..1]

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.9.25  DebtorAgent <DbtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± |  | 133 |
|    | BranchIdentification *<BrnchId>* | [0..1] | ± |  | 134 |

### 10.1.15.9.26 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Identification *<Id>* | [1..1] | ± |  | 108 |
|    | Type *<Tp>* | [0..1] | ± |  | 109 |
|    | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
|    | Name *<Nm>* | [0..1] | Text |  | 109 |
|    | Proxy *<Prxy>* | [0..1] | ± |  | 110 |

### 10.1.15.9.27 CreditorAgent <CdtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± |  | 133 |
|    | BranchIdentification *<BrnchId>* | [0..1] | ± |  | 134 |

### 10.1.15.9.28 CreditorAgentAccount <CdtrAgtAcct>

*Presence:* [0..1]

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

**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Identification <Id> | [1..1] | ± |  | 108 |
|    | Type <Tp> | [0..1] | ± |  | 109 |
|    | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
|    | Name <Nm> | [0..1] | Text |  | 109 |
|    | Proxy <Prxy> | [0..1] | ± |  | 110 |

### 10.1.15.9.29  Creditor <Cdtr>

*Presence:* [1..1]

*Definition:* Financial institution that receives an amount of money from the financial institutional debtor.

**Creditor <Cdtr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.15.9.30  CreditorAccount <CdtrAcct>

*Presence:* [0..1]

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Identification <Id> | [1..1] | ± |  | 108 |
|    | Type <Tp> | [0..1] | ± |  | 109 |
|    | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
|    | Name <Nm> | [0..1] | Text |  | 109 |
|    | Proxy <Prxy> | [0..1] | ± |  | 110 |

### 10.1.15.9.31  UltimateCreditor <UltmtCdtr>

*Presence:* [0..1]

*Definition:* Ultimate financial institution to which an amount of money is due.

**UltimateCreditor <UltmtCdtr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.15.9.32 InstructionForCreditorAgent <InstrForCdtrAgt>

*Presence:* [0..*]

*Definition:* Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

**InstructionForCreditorAgent <InstrForCdtrAgt>** contains the following elements (see "InstructionForCreditorAgent3" on page 328 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Code <Cd> | [0..1] | CodeSet |  | 328 |
|    | InstructionInformation <InstrInf> | [0..1] | Text |  | 328 |

### 10.1.15.9.33 InstructionForNextAgent <InstrForNxtAgt>

*Presence:* [0..*]

*Definition:* Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

**InstructionForNextAgent <InstrForNxtAgt>** contains the following **InstructionForNextAgent1** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Code <Cd> | [0..1] | CodeSet |  | 289 |
|    | InstructionInformation <InstrInf> | [0..1] | Text |  | 290 |

### 10.1.15.9.33.1 Code <Cd>

*Presence:* [0..1]

*Definition:* Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the next agent in the payment chain.

*Datatype:* "Instruction4Code" on page 411

| CodeName | Name | Definition |
|----------|------|------------|
| PHOA | PhoneNextAgent | Please advise/contact next agent by phone. |

| CodeName | Name | Definition |
|---|---|---|
| TELA | TelecomNextAgent | Please advise/contact next agent by the most efficient means of telecommunication. |

### 10.1.15.9.33.2 InstructionInformation <InstrInf>

*Presence:* [0..1]

*Definition:* Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

*Datatype:* "Max140Text" on page 420

### 10.1.15.9.34 Purpose <Purp>

*Presence:* [0..1]

*Definition:* Underlying reason for the payment transaction.

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

**Purpose <Purp>** contains one of the following elements (see "Purpose2Choice" on page 142 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 142 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 142 |

### 10.1.15.9.35 RemittanceInformation <RmtInf>

*Presence:* [0..1]

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

**RemittanceInformation <RmtInf>** contains the following elements (see "RemittanceInformation2" on page 142 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Unstructured *<Ustrd>* | [0..*] | Text | | 142 |

### 10.1.15.9.36 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

*Presence:* [0..1]

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

*Impacted by:* C17 "IntermediaryAgent1AccountRule", C20 "IntermediaryAgent2AccountRule", C22 "IntermediaryAgent2Rule", C24 "IntermediaryAgent3AccountRule", C26 "IntermediaryAgent3Rule", C29 "PreviousInstructingAgent1AccountRule", C33 "PreviousInstructingAgent2AccountRule", C35 "PreviousInstructingAgent2Rule", C37 "PreviousInstructingAgent3AccountRule", C39 "PreviousInstructingAgent3Rule", C31 "PreviousInstructingAgent1Guideline", C54 "UltimateCreditorGuideline", C56 "UltimateDebtorGuideline"

**UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>** contains the following elements (see "CreditTransferTransaction45" on page 293 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | UltimateDebtor <UltmtDbtr> | [0..1] | ± | | 296 |
| | InitiatingParty <InitgPty> | [0..1] | ± | | 296 |
| | Debtor <Dbtr> | [1..1] | ± | | 297 |
| | DebtorAccount <DbtrAcct> | [0..1] | ± | | 297 |
| | DebtorAgent <DbtrAgt> | [1..1] | ± | | 297 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | ± | | 298 |
| | PreviousInstructingAgent1 <PrvsInstgAgt1> | [0..1] | ± | | 298 |
| | PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> | [0..1] | ± | | 298 |
| | PreviousInstructingAgent2 <PrvsInstgAgt2> | [0..1] | ± | | 299 |
| | PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> | [0..1] | ± | | 299 |
| | PreviousInstructingAgent3 <PrvsInstgAgt3> | [0..1] | ± | | 299 |
| | PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> | [0..1] | ± | | 300 |
| | IntermediaryAgent1 <IntrmyAgt1> | [0..1] | ± | | 300 |
| | IntermediaryAgent1Account <IntrmyAgt1Acct> | [0..1] | ± | | 300 |
| | IntermediaryAgent2 <IntrmyAgt2> | [0..1] | ± | | 301 |
| | IntermediaryAgent2Account <IntrmyAgt2Acct> | [0..1] | ± | | 301 |
| | IntermediaryAgent3 <IntrmyAgt3> | [0..1] | ± | | 301 |
| | IntermediaryAgent3Account <IntrmyAgt3Acct> | [0..1] | ± | | 302 |
| | CreditorAgent <CdtrAgt> | [1..1] | ± | | 302 |
| | CreditorAgentAccount <CdtrAgtAcct> | [0..1] | ± | | 302 |
| | Creditor <Cdtr> | [1..1] | ± | | 303 |
| | CreditorAccount <CdtrAcct> | [0..1] | ± | | 303 |
| | UltimateCreditor <UltmtCdtr> | [0..1] | ± | | 303 |
| | InstructionForCreditorAgent <InstrForCdtrAgt> | [0..*] | ± | | 304 |
| | InstructionForNextAgent <InstrForNxtAgt> | [0..*] | | | 304 |
| | Code <Cd> | [0..1] | CodeSet | | 304 |
| | InstructionInformation <InstrInf> | [0..1] | Text | | 305 |
| | Tax <Tax> | [0..1] | ± | | 305 |
| | RemittanceInformation <RmtInf> | [0..1] | ± | | 305 |
| | InstructedAmount <InstdAmt> | [0..1] | Amount | C2, C11 | 306 |

**Constraints**

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent1 is absent
  Following Must be True
      /PreviousInstructingAgent1Account Must be absent
  ```

- **PreviousInstructingAgent1Guideline**

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

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is absent
  Following Must be True
      /PreviousInstructingAgent2Account Must be absent
  ```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is present
  Following Must be True
      /PreviousInstructingAgent1 Must be present
  ```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

### 10.1.15.9.37  SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C28 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | PlaceAndName *<PlcAndNm>* | [0..1] | Text | | 178 |
|    | Envelope *<Envlp>* | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

### 10.1.15.10  CreditTransferTransaction45

*Definition:* Provides further details specific to the individual transaction(s) included in the message.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | UltimateDebtor *<UltmtDbtr>* | [0..1] | ± | | 296 |
| | InitiatingParty *<InitgPty>* | [0..1] | ± | | 296 |
| | Debtor *<Dbtr>* | [1..1] | ± | | 297 |
| | DebtorAccount *<DbtrAcct>* | [0..1] | ± | | 297 |
| | DebtorAgent *<DbtrAgt>* | [1..1] | ± | | 297 |
| | DebtorAgentAccount *<DbtrAgtAcct>* | [0..1] | ± | | 298 |
| | PreviousInstructingAgent1 *<PrvsInstgAgt1>* | [0..1] | ± | | 298 |
| | PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>* | [0..1] | ± | | 298 |
| | PreviousInstructingAgent2 *<PrvsInstgAgt2>* | [0..1] | ± | | 299 |
| | PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>* | [0..1] | ± | | 299 |
| | PreviousInstructingAgent3 *<PrvsInstgAgt3>* | [0..1] | ± | | 299 |
| | PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>* | [0..1] | ± | | 300 |
| | IntermediaryAgent1 *<IntrmyAgt1>* | [0..1] | ± | | 300 |
| | IntermediaryAgent1Account *<IntrmyAgt1Acct>* | [0..1] | ± | | 300 |
| | IntermediaryAgent2 *<IntrmyAgt2>* | [0..1] | ± | | 301 |
| | IntermediaryAgent2Account *<IntrmyAgt2Acct>* | [0..1] | ± | | 301 |
| | IntermediaryAgent3 *<IntrmyAgt3>* | [0..1] | ± | | 301 |
| | IntermediaryAgent3Account *<IntrmyAgt3Acct>* | [0..1] | ± | | 302 |
| | CreditorAgent *<CdtrAgt>* | [1..1] | ± | | 302 |
| | CreditorAgentAccount *<CdtrAgtAcct>* | [0..1] | ± | | 302 |
| | Creditor *<Cdtr>* | [1..1] | ± | | 303 |
| | CreditorAccount *<CdtrAcct>* | [0..1] | ± | | 303 |
| | UltimateCreditor *<UltmtCdtr>* | [0..1] | ± | | 303 |
| | InstructionForCreditorAgent *<InstrForCdtrAgt>* | [0..*] | ± | | 304 |
| | InstructionForNextAgent *<InstrForNxtAgt>* | [0..*] | | | 304 |
| | Code *<Cd>* | [0..1] | CodeSet | | 304 |
| | InstructionInformation *<InstrInf>* | [0..1] | Text | | 305 |
| | Tax *<Tax>* | [0..1] | ± | | 305 |
| | RemittanceInformation *<RmtInf>* | [0..1] | ± | | 305 |
| | InstructedAmount *<InstdAmt>* | [0..1] | Amount | C2, C11 | 306 |

**Constraints**

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent1 is absent
  Following Must be True
      /PreviousInstructingAgent1Account Must be absent
  ```

- **PreviousInstructingAgent1Guideline**

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

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is absent
  Following Must be True
      /PreviousInstructingAgent2Account Must be absent
  ```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is present
  Following Must be True
      /PreviousInstructingAgent1 Must be present
  ```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

### 10.1.15.10.1 UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

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

**UltimateDebtor <UltmtDbtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 10.1.15.10.2 InitiatingParty <InitgPty>

*Presence:* [0..1]

*Definition:* Party that initiates the payment.

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

**InitiatingParty <InitgPty>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name *<Nm>* | [0..1] | Text | | 181 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
| | Identification *<Id>* | [0..1] | ± | | 182 |
| | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.15.10.3 Debtor <Dbtr>

*Presence:* [1..1]

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

**Debtor <Dbtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name *<Nm>* | [0..1] | Text | | 181 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
| | Identification *<Id>* | [0..1] | ± | | 182 |
| | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.15.10.4 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.10.5 DebtorAgent <DbtrAgt>

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.15.10.6  DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
|    | Identification <Id> | [1..1] | ± |  | 108 |
|    | Type <Tp> | [0..1] | ± |  | 109 |
|    | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
|    | Name <Nm> | [0..1] | Text |  | 109 |
|    | Proxy <Prxy> | [0..1] | ± |  | 110 |

### 10.1.15.10.7  PreviousInstructingAgent1 <PrvsInstgAgt1>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent1 <PrvsInstgAgt1>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.15.10.8  PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.10.9 PreviousInstructingAgent2 <PrvsInstgAgt2>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent2 <PrvsInstgAgt2>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.10.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.10.11 PreviousInstructingAgent3 <PrvsInstgAgt3>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent3 <PrvsInstgAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.10.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Identification <Id> | [1..1] | ± | | 108 |
|    | Type <Tp> | [0..1] | ± | | 109 |
|    | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
|    | Name <Nm> | [0..1] | Text | | 109 |
|    | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.10.13 IntermediaryAgent1 <IntrmyAgt1>

*Presence:* [0..1]

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

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

**IntermediaryAgent1 <IntrmyAgt1>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.10.14 IntermediaryAgent1Account <IntrmyAgt1Acct>

*Presence:* [0..1]

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

**IntermediaryAgent1Account <IntrmyAgt1Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
|    | Identification <Id>    | [1..1] | ±   |             | 108  |
|    | Type <Tp>              | [0..1] | ±   |             | 109  |
|    | Currency <Ccy>         | [0..1] | CodeSet | C2      | 109  |
|    | Name <Nm>              | [0..1] | Text |            | 109  |
|    | Proxy <Prxy>           | [0..1] | ±   |             | 110  |

### 10.1.15.10.15 IntermediaryAgent2 <IntrmyAgt2>

*Presence:* [0..1]

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

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

**IntermediaryAgent2 <IntrmyAgt2>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |   | 133  |
|    | BranchIdentification <BrnchId> | [0..1] | ± |         | 134  |

### 10.1.15.10.16 IntermediaryAgent2Account <IntrmyAgt2Acct>

*Presence:* [0..1]

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

**IntermediaryAgent2Account <IntrmyAgt2Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
|    | Identification <Id>    | [1..1] | ±   |             | 108  |
|    | Type <Tp>              | [0..1] | ±   |             | 109  |
|    | Currency <Ccy>         | [0..1] | CodeSet | C2      | 109  |
|    | Name <Nm>              | [0..1] | Text |            | 109  |
|    | Proxy <Prxy>           | [0..1] | ±   |             | 110  |

### 10.1.15.10.17 IntermediaryAgent3 <IntrmyAgt3>

*Presence:* [0..1]

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

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

**IntermediaryAgent3 <IntrmyAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± | | 133 |
| | BranchIdentification <*BrnchId*> | [0..1] | ± | | 134 |

### 10.1.15.10.18 IntermediaryAgent3Account <IntrmyAgt3Acct>

*Presence:* [0..1]

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

**IntermediaryAgent3Account <IntrmyAgt3Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <*Id*> | [1..1] | ± | | 108 |
| | Type <*Tp*> | [0..1] | ± | | 109 |
| | Currency <*Ccy*> | [0..1] | CodeSet | C2 | 109 |
| | Name <*Nm*> | [0..1] | Text | | 109 |
| | Proxy <*Prxy*> | [0..1] | ± | | 110 |

### 10.1.15.10.19 CreditorAgent <CdtrAgt>

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <*FinInstnId*> | [1..1] | ± | | 133 |
| | BranchIdentification <*BrnchId*> | [0..1] | ± | | 134 |

### 10.1.15.10.20 CreditorAgentAccount <CdtrAgtAcct>

*Presence:* [0..1]

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

**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.10.21 Creditor <Cdtr>

*Presence:* [1..1]

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

**Creditor <Cdtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 10.1.15.10.22 CreditorAccount <CdtrAcct>

*Presence:* [0..1]

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.10.23 UltimateCreditor <UltmtCdtr>

*Presence:* [0..1]

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

**UltimateCreditor <UltmtCdtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Name *<Nm>* | [0..1] | Text |  | 181 |
|    | PostalAddress *<PstlAdr>* | [0..1] | ± |  | 181 |
|    | Identification *<Id>* | [0..1] | ± |  | 182 |
|    | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
|    | ContactDetails *<CtctDtls>* | [0..1] | ± |  | 183 |

### 10.1.15.10.24 InstructionForCreditorAgent <InstrForCdtrAgt>

*Presence:* [0..*]

*Definition:* Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

**InstructionForCreditorAgent <InstrForCdtrAgt>** contains the following elements (see "InstructionForCreditorAgent3" on page 328 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Code *<Cd>* | [0..1] | CodeSet |  | 328 |
|    | InstructionInformation *<InstrInf>* | [0..1] | Text |  | 328 |

### 10.1.15.10.25 InstructionForNextAgent <InstrForNxtAgt>

*Presence:* [0..*]

*Definition:* Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.

**InstructionForNextAgent <InstrForNxtAgt>** contains the following **InstructionForNextAgent1** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Code *<Cd>* | [0..1] | CodeSet |  | 304 |
|    | InstructionInformation *<InstrInf>* | [0..1] | Text |  | 305 |

#### 10.1.15.10.25.1 Code <Cd>

*Presence:* [0..1]

*Definition:* Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the next agent in the payment chain.

*Datatype:* "Instruction4Code" on page 411

| CodeName | Name | Definition |
|---|---|---|
| PHOA | PhoneNextAgent | Please advise/contact next agent by phone. |
| TELA | TelecomNextAgent | Please advise/contact next agent by the most efficient means of telecommunication. |

### 10.1.15.10.25.2 InstructionInformation <InstrInf>

*Presence:* [0..1]

*Definition:* Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

*Datatype:* "Max140Text" on page 420

### 10.1.15.10.26 Tax <Tax>

*Presence:* [0..1]

*Definition:* Provides details on the tax.

**Tax <Tax>** contains the following elements (see "TaxInformation8" on page 388 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Creditor <Cdtr> | [0..1] | ± | | 389 |
| | Debtor <Dbtr> | [0..1] | ± | | 389 |
| | AdministrationZone <AdmstnZone> | [0..1] | Text | | 390 |
| | ReferenceNumber <RefNb> | [0..1] | Text | | 390 |
| | Method <Mtd> | [0..1] | Text | | 390 |
| | TotalTaxableBaseAmount <TtlTaxblBaseAmt> | [0..1] | Amount | C2, C11 | 390 |
| | TotalTaxAmount <TtlTaxAmt> | [0..1] | Amount | C2, C11 | 390 |
| | Date <Dt> | [0..1] | Date | | 391 |
| | SequenceNumber <SeqNb> | [0..1] | Quantity | | 391 |
| | Record <Rcrd> | [0..*] | ± | | 391 |

### 10.1.15.10.27 RemittanceInformation <RmtInf>

*Presence:* [0..1]

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

**RemittanceInformation <RmtInf>** contains the following elements (see "RemittanceInformation16" on page 372 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Unstructured <Ustrd> | [0..*] | Text | | 372 |
| | Structured <Strd> | [0..*] | ± | | 372 |

### 10.1.15.10.28 InstructedAmount <InstdAmt>

*Presence:* [0..1]

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

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

## 10.1.15.11  CreditTransferTransaction43

*Definition:* Provides further details specific to the individual transaction(s) included in the message.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | PaymentIdentification <*PmtId*> | [1..1] | ± | C20 | 311 |
| | PaymentTypeInformation <*PmtTpInf*> | [0..1] | ± | | 311 |
| | InterbankSettlementAmount <*IntrBkSttlmAmt*> | [1..1] | Amount | C1, C10 | 312 |
| | InterbankSettlementDate <*IntrBkSttlmDt*> | [0..1] | Date | | 312 |
| | SettlementPriority <*SttlmPrty*> | [0..1] | CodeSet | | 313 |
| | SettlementTimeIndication <*SttlmTmIndctn*> | [0..1] | | | 313 |
| | DebitDateTime <*DbtDtTm*> | [0..1] | DateTime | | 313 |
| | CreditDateTime <*CdtDtTm*> | [0..1] | DateTime | | 313 |
| | SettlementTimeRequest <*SttlmTmReq*> | [0..1] | ± | | 313 |
| | AcceptanceDateTime <*AccptncDtTm*> | [0..1] | DateTime | | 314 |
| | PoolingAdjustmentDate <*PoolgAdjstmntDt*> | [0..1] | Date | | 314 |
| | InstructedAmount <*InstdAmt*> | [0..1] | Amount | C2, C11 | 314 |
| | ExchangeRate <*XchgRate*> | [0..1] | Rate | | 315 |
| | ChargeBearer <*ChrgBr*> | [1..1] | CodeSet | | 315 |
| | ChargesInformation <*ChrgsInf*> | [0..*] | ± | | 315 |
| | MandateRelatedInformation <*MndtRltdInf*> | [0..1] | ± | | 315 |
| | PreviousInstructingAgent1 <*PrvsInstgAgt1*> | [0..1] | ± | | 316 |
| | PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*> | [0..1] | ± | | 316 |
| | PreviousInstructingAgent2 <*PrvsInstgAgt2*> | [0..1] | ± | | 317 |
| | PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*> | [0..1] | ± | | 317 |
| | PreviousInstructingAgent3 <*PrvsInstgAgt3*> | [0..1] | ± | | 317 |
| | PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*> | [0..1] | ± | | 318 |
| | InstructingAgent <*InstgAgt*> | [0..1] | ± | | 318 |
| | InstructedAgent <*InstdAgt*> | [0..1] | ± | | 318 |
| | IntermediaryAgent1 <*IntrmyAgt1*> | [0..1] | ± | | 319 |
| | IntermediaryAgent1Account <*IntrmyAgt1Acct*> | [0..1] | ± | | 319 |
| | IntermediaryAgent2 <*IntrmyAgt2*> | [0..1] | ± | | 319 |
| | IntermediaryAgent2Account <*IntrmyAgt2Acct*> | [0..1] | ± | | 320 |
| | IntermediaryAgent3 <*IntrmyAgt3*> | [0..1] | ± | | 320 |
| | IntermediaryAgent3Account <*IntrmyAgt3Acct*> | [0..1] | ± | | 320 |
| | UltimateDebtor <*UltmtDbtr*> | [0..1] | ± | | 321 |

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InitiatingParty <*InitgPty*> | [0..1] | ± | | 321 |
| | Debtor <*Dbtr*> | [1..1] | ± | | 322 |
| | DebtorAccount <*DbtrAcct*> | [0..1] | ± | | 322 |
| | DebtorAgent <*DbtrAgt*> | [1..1] | ± | | 322 |
| | DebtorAgentAccount <*DbtrAgtAcct*> | [0..1] | ± | | 322 |
| | CreditorAgent <*CdtrAgt*> | [1..1] | ± | | 323 |
| | CreditorAgentAccount <*CdtrAgtAcct*> | [0..1] | ± | | 323 |
| | Creditor <*Cdtr*> | [1..1] | ± | | 323 |
| | CreditorAccount <*CdtrAcct*> | [0..1] | ± | | 324 |
| | UltimateCreditor <*UltmtCdtr*> | [0..1] | ± | | 324 |
| | InstructionForCreditorAgent <*InstrForCdtrAgt*> | [0..*] | ± | | 324 |
| | InstructionForNextAgent <*InstrForNxtAgt*> | [0..*] | | | 325 |
| |   Code <*Cd*> | [0..1] | CodeSet | | 325 |
| |   InstructionInformation <*InstrInf*> | [0..1] | Text | | 325 |
| | Purpose <*Purp*> | [0..1] | ± | | 326 |
| | RegulatoryReporting <*RgltryRptg*> | [0..10] | ± | | 326 |
| | Tax <*Tax*> | [0..1] | ± | | 326 |
| | RelatedRemittanceInformation <*RltdRmtInf*> | [0..10] | ± | | 327 |
| | RemittanceInformation <*RmtInf*> | [0..1] | ± | | 327 |
| | SupplementaryData <*SplmtryData*> | [0..*] | ± | C28 | 327 |

**Constraints**

- **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.

```
On Condition
    /ChargeBearer is equal to value 'BorneByCreditor'
Following Must be True
    /ChargesInformation[1] Must be present
```

- **ChargesAmountGuideline**

  If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

- **ChargesInformationAndInstructedAmountRule**

  If ChargesInformation is present, then InstructedAmount must be present.

  ```
  On Condition
      /ChargesInformation[1] is present
   And    /ChargesInformation[*]/Amount is present
  Following Must be True
      /InstructedAmount Must be present
  ```

- **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.

- **InstructedAmountAndExchangeRate1Rule**

  If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

  ```
  On Condition
      /InstructedAmount is present
   And    /InstructedAmount/attribute::Currency is different from /
  InterbankSettlementAmount/attribute::Currency
  Following Must be True
      /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.

  ```
  On Condition
      /InstructedAmount is present
   And    /InstructedAmount/attribute::Currency is equal to /
  InterbankSettlementAmount/attribute::Currency
  Following Must be True
      /ExchangeRate Must be absent
  ```

- **InstructedAmountAndExchangeRate3Rule**

  If InstructedAmount is not present, then ExchangeRate is not allowed.

  ```
  On Condition
      /InstructedAmount is absent
  Following Must be True
      /ExchangeRate Must be absent
  ```

- **InstructionForCreditorAgentRule**

  If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed.

  ```
  On Condition
      /InstructionForCreditorAgent[*]/Code is equal to value 'PayCreditorByCheque'
  Following Must be True
      /CreditorAccount Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  ```

```
Following Must be True
    /IntermediaryAgent1Account Must be absent
```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent2 is absent
Following Must be True
    /IntermediaryAgent2Account Must be absent
```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

```
On Condition
    /IntermediaryAgent2 is present
Following Must be True
    /IntermediaryAgent1 Must be present
```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
    /IntermediaryAgent3 is absent
Following Must be True
    /IntermediaryAgent3Account Must be absent
```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent3 is present
Following Must be True
    /IntermediaryAgent2 Must be present
```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

```
On Condition
    /PreviousInstructingAgent1 is absent
Following Must be True
    /PreviousInstructingAgent1Account Must be absent
```

- **PreviousInstructingAgent1Guideline**

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

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
    /PreviousInstructingAgent2 is absent
Following Must be True
    /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
    /PreviousInstructingAgent2 is present
Following Must be True
    /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

### 10.1.15.11.1  PaymentIdentification <PmtId>

*Presence:* [1..1]

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

*Impacted by:* C20 "TransactionIdentificationPresenceRule"

**PaymentIdentification <PmtId>** contains the following elements (see "PaymentIdentification13" on page 136 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | InstructionIdentification *<InstrId>* | [0..1] | Text | | 136 |
|    | EndToEndIdentification *<EndToEndId>* | [1..1] | Text | | 136 |
|    | TransactionIdentification *<TxId>* | [0..1] | Text | | 137 |
|    | UETR *<UETR>* | [0..1] | IdentifierSet | | 137 |
|    | ClearingSystemReference *<ClrSysRef>* | [0..1] | Text | | 137 |

**Constraints**

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

  ```
  Following Must be True
      /TransactionIdentification Must be present
   Or    /UETR Must be present
  ```

### 10.1.15.11.2  PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

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

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation28" on page 331 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InstructionPriority <InstrPrty> | [0..1] | CodeSet | | 332 |
| | ClearingChannel <ClrChanl> | [0..1] | CodeSet | | 332 |
| | ServiceLevel <SvcLvl> | [0..*] | | | 332 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 333 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 333 |
| | LocalInstrument <LclInstrm> | [0..1] | | | 333 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 333 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 333 |
| | CategoryPurpose <CtgyPurp> | [0..1] | | | 333 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 334 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 334 |

### 10.1.15.11.3 InterbankSettlementAmount <IntrBkSttlmAmt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 399

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

### 10.1.15.11.4 InterbankSettlementDate <IntrBkSttlmDt>

*Presence:* [0..1]

*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

*Datatype:* "ISODate" on page 415

### 10.1.15.11.5 SettlementPriority <SttlmPrty>

*Presence:* [0..1]

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

*Datatype:* "Priority3Code" on page 412

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

### 10.1.15.11.6 SettlementTimeIndication <SttlmTmIndctn>

*Presence:* [0..1]

*Definition:* Provides information on the occurred settlement time(s) of the payment transaction.

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

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | DebitDateTime *<DbtDtTm>* | [0..1] | DateTime | | 313 |
| | CreditDateTime *<CdtDtTm>* | [0..1] | DateTime | | 313 |

### 10.1.15.11.6.1 DebitDateTime <DbtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.15.11.6.2 CreditDateTime <CdtDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODateTime" on page 416

### 10.1.15.11.7 SettlementTimeRequest <SttlmTmReq>

*Presence:* [0..1]

*Definition:* Provides information on the requested settlement time(s) of the payment instruction.

**SettlementTimeRequest <SttlmTmReq>** contains the following elements (see "SettlementTimeRequest2" on page 185 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | CLSTime <*CLSTm*> | [0..1] | Time | | 186 |
| | TillTime <*TillTm*> | [0..1] | Time | | 186 |
| | FromTime <*FrTm*> | [0..1] | Time | | 186 |
| | RejectTime <*RjctTm*> | [0..1] | Time | | 186 |

### 10.1.15.11.8 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.

*Datatype:* "ISODateTime" on page 416

### 10.1.15.11.9 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.

*Datatype:* "ISODate" on page 415

### 10.1.15.11.10 InstructedAmount <InstdAmt>

*Presence:* [0..1]

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

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

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

### 10.1.15.11.11 ExchangeRate <XchgRate>

*Presence:* [0..1]

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

*Datatype:* "BaseOneRate" on page 418

### 10.1.15.11.12 ChargeBearer <ChrgBr>

*Presence:* [1..1]

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

*Datatype:* "ChargeBearerType1Code" on page 402

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

### 10.1.15.11.13 ChargesInformation <ChrgsInf>

*Presence:* [0..*]

*Definition:* Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.

**ChargesInformation <ChrgsInf>** contains the following elements (see "Charges7" on page 113 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 113 |
| | Agent *<Agt>* | [1..1] | ± | | 113 |

### 10.1.15.11.14 MandateRelatedInformation <MndtRltdInf>

*Presence:* [0..1]

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

**MandateRelatedInformation <MndtRltdInf>** contains the following elements (see "CreditTransferMandateData1" on page 119 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | MandateIdentification *<MndtId>* | [0..1] | Text | | 120 |
| | Type *<Tp>* | [0..1] | ± | | 120 |
| | DateOfSignature *<DtOfSgntr>* | [0..1] | Date | | 120 |
| | DateOfVerification *<DtOfVrfctn>* | [0..1] | DateTime | | 120 |
| | ElectronicSignature *<ElctrncSgntr>* | [0..1] | Binary | | 120 |
| | FirstPaymentDate *<FrstPmtDt>* | [0..1] | Date | | 120 |
| | FinalPaymentDate *<FnlPmtDt>* | [0..1] | Date | | 121 |
| | Frequency *<Frqcy>* | [0..1] | ± | | 121 |
| | Reason *<Rsn>* | [0..1] | | | 121 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 121 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 122 |

### 10.1.15.11.15  PreviousInstructingAgent1 <PrvsInstgAgt1>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent1 <PrvsInstgAgt1>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.11.16  PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.11.17  PreviousInstructingAgent2 <PrvsInstgAgt2>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent2 <PrvsInstgAgt2>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.11.18  PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.11.19  PreviousInstructingAgent3 <PrvsInstgAgt3>

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

**PreviousInstructingAgent3 <PrvsInstgAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.11.20 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

*Presence:* [0..1]

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

**PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.11.21 InstructingAgent <InstgAgt>

*Presence:* [0..1]

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

**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.11.22 InstructedAgent <InstdAgt>

*Presence:* [0..1]

*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.11.23 IntermediaryAgent1 <IntrmyAgt1>

*Presence:* [0..1]

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

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

**IntermediaryAgent1 <IntrmyAgt1>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.11.24 IntermediaryAgent1Account <IntrmyAgt1Acct>

*Presence:* [0..1]

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

**IntermediaryAgent1Account <IntrmyAgt1Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.11.25 IntermediaryAgent2 <IntrmyAgt2>

*Presence:* [0..1]

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

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

**IntermediaryAgent2 <IntrmyAgt2>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.11.26  IntermediaryAgent2Account <IntrmyAgt2Acct>

*Presence:* [0..1]

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

**IntermediaryAgent2Account <IntrmyAgt2Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.11.27  IntermediaryAgent3 <IntrmyAgt3>

*Presence:* [0..1]

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

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

**IntermediaryAgent3 <IntrmyAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 133 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 134 |

### 10.1.15.11.28  IntermediaryAgent3Account <IntrmyAgt3Acct>

*Presence:* [0..1]

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

**IntermediaryAgent3Account <IntrmyAgt3Acct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.11.29  UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

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

**UltimateDebtor <UltmtDbtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 10.1.15.11.30  InitiatingParty <InitgPty>

*Presence:* [0..1]

*Definition:* Party that initiates the payment.

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

**InitiatingParty <InitgPty>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

#### 10.1.15.11.31  Debtor <Dbtr>

*Presence:* [1..1]

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

**Debtor <Dbtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Name *<Nm>*             | [0..1] | Text |            | 181  |
|    | PostalAddress *<PstlAdr>* | [0..1] | ±  |            | 181  |
|    | Identification *<Id>*   | [0..1] | ±    |            | 182  |
|    | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
|    | ContactDetails *<CtctDtls>* | [0..1] | ±  |            | 183  |

#### 10.1.15.11.32  DebtorAccount <DbtrAcct>

*Presence:* [0..1]

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | Identification *<Id>*   | [1..1] | ±    |            | 108  |
|    | Type *<Tp>*             | [0..1] | ±    |            | 109  |
|    | Currency *<Ccy>*        | [0..1] | CodeSet | C2 | 109  |
|    | Name *<Nm>*             | [0..1] | Text |            | 109  |
|    | Proxy *<Prxy>*          | [0..1] | ±    |            | 110  |

#### 10.1.15.11.33  DebtorAgent <DbtrAgt>

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± |     | 133 |
|    | BranchIdentification *<BrnchId>* | [0..1] | ±  |            | 134  |

#### 10.1.15.11.34  DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.11.35  CreditorAgent <CdtrAgt>

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± | | 133 |
| | BranchIdentification *<BrnchId>* | [0..1] | ± | | 134 |

### 10.1.15.11.36  CreditorAgentAccount <CdtrAgtAcct>

*Presence:* [0..1]

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

**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.15.11.37  Creditor <Cdtr>

*Presence:* [1..1]

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

**Creditor <Cdtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 10.1.15.11.38  CreditorAccount <CdtrAcct>

*Presence:* [0..1]

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..1] | ± | | 108 |
| | Type <Tp> | [0..1] | ± | | 109 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
| | Name <Nm> | [0..1] | Text | | 109 |
| | Proxy <Prxy> | [0..1] | ± | | 110 |

### 10.1.15.11.39  UltimateCreditor <UltmtCdtr>

*Presence:* [0..1]

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

**UltimateCreditor <UltmtCdtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <Nm> | [0..1] | Text | | 181 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 181 |
| | Identification <Id> | [0..1] | ± | | 182 |
| | CountryOfResidence <CtryOfRes> | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails <CtctDtls> | [0..1] | ± | | 183 |

### 10.1.15.11.40  InstructionForCreditorAgent <InstrForCdtrAgt>

*Presence:* [0..*]

*Definition:* Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

**InstructionForCreditorAgent <InstrForCdtrAgt>** contains the following elements (see "InstructionForCreditorAgent3" on page 328 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Code *<Cd>* | [0..1] | CodeSet | | 328 |
| | InstructionInformation *<InstrInf>* | [0..1] | Text | | 328 |

### 10.1.15.11.41  InstructionForNextAgent <InstrForNxtAgt>

*Presence:* [0..*]

*Definition:* Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

**InstructionForNextAgent <InstrForNxtAgt>** contains the following **InstructionForNextAgent1** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Code *<Cd>* | [0..1] | CodeSet | | 325 |
| | InstructionInformation *<InstrInf>* | [0..1] | Text | | 325 |

### 10.1.15.11.41.1  Code <Cd>

*Presence:* [0..1]

*Definition:* Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the next agent in the payment chain.

*Datatype:* "Instruction4Code" on page 411

| CodeName | Name | Definition |
|---|---|---|
| PHOA | PhoneNextAgent | Please advise/contact next agent by phone. |
| TELA | TelecomNextAgent | Please advise/contact next agent by the most efficient means of telecommunication. |

### 10.1.15.11.41.2  InstructionInformation <InstrInf>

*Presence:* [0..1]

*Definition:* Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

*Datatype:* "Max140Text" on page 420

### 10.1.15.11.42 Purpose <Purp>

*Presence:* [0..1]

*Definition:* Underlying reason for the payment transaction.

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

**Purpose <Purp>** contains one of the following elements (see "Purpose2Choice" on page 142 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 142 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 142 |

### 10.1.15.11.43 RegulatoryReporting <RgltryRptg>

*Presence:* [0..10]

*Definition:* Information needed due to regulatory and statutory requirements.

**RegulatoryReporting <RgltryRptg>** contains the following elements (see "RegulatoryReporting3" on page 343 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | DebitCreditReportingIndicator *<DbtCdtRptgInd>* | [0..1] | CodeSet | | 344 |
| | Authority *<Authrty>* | [0..1] | | | 344 |
| |   Name *<Nm>* | [0..1] | Text | | 344 |
| |   Country *<Ctry>* | [0..1] | CodeSet | C9 | 344 |
| | Details *<Dtls>* | [0..*] | | | 344 |
| |   Type *<Tp>* | [0..1] | Text | | 345 |
| |   Date *<Dt>* | [0..1] | Date | | 345 |
| |   Country *<Ctry>* | [0..1] | CodeSet | C9 | 345 |
| |   Code *<Cd>* | [0..1] | Text | | 345 |
| |   Amount *<Amt>* | [0..1] | Amount | C2, C11 | 345 |
| |   Information *<Inf>* | [0..*] | Text | | 346 |

### 10.1.15.11.44 Tax <Tax>

*Presence:* [0..1]

*Definition:* Provides details on the tax.

**Tax <Tax>** contains the following elements (see "TaxInformation8" on page 388 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Creditor <Cdtr> | [0..1] | ± | | 389 |
| | Debtor <Dbtr> | [0..1] | ± | | 389 |
| | AdministrationZone <AdmstnZone> | [0..1] | Text | | 390 |
| | ReferenceNumber <RefNb> | [0..1] | Text | | 390 |
| | Method <Mtd> | [0..1] | Text | | 390 |
| | TotalTaxableBaseAmount <TtlTaxblBaseAmt> | [0..1] | Amount | C2, C11 | 390 |
| | TotalTaxAmount <TtlTaxAmt> | [0..1] | Amount | C2, C11 | 390 |
| | Date <Dt> | [0..1] | Date | | 391 |
| | SequenceNumber <SeqNb> | [0..1] | Quantity | | 391 |
| | Record <Rcrd> | [0..*] | ± | | 391 |

### 10.1.15.11.45 RelatedRemittanceInformation <RltdRmtInf>

*Presence:* [0..10]

*Definition:* Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

**RelatedRemittanceInformation <RltdRmtInf>** contains the following elements (see "RemittanceLocation7" on page 371 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | RemittanceIdentification <RmtId> | [0..1] | Text | | 371 |
| | RemittanceLocationDetails <RmtLctnDtls> | [0..*] | ± | | 371 |

### 10.1.15.11.46 RemittanceInformation <RmtInf>

*Presence:* [0..1]

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

**RemittanceInformation <RmtInf>** contains the following elements (see "RemittanceInformation16" on page 372 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Unstructured <Ustrd> | [0..*] | Text | | 372 |
| | Structured <Strd> | [0..*] | ± | | 372 |

### 10.1.15.11.47 SupplementaryData <SplmtryData>

*Presence:* [0..*]

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

*Impacted by:* C28 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 178 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | PlaceAndName <PlcAndNm> | [0..1] | Text | | 178 |
| | Envelope <Envlp> | [1..1] | (External Schema) | | 178 |

**Constraints**

- **SupplementaryDataRule**

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

### 10.1.15.12 InstructionForCreditorAgent3

*Definition:* Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | Code <Cd> | [0..1] | CodeSet | | 328 |
| | InstructionInformation <InstrInf> | [0..1] | Text | | 328 |

#### 10.1.15.12.1 Code <Cd>

*Presence:* [0..1]

*Definition:* Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.

*Datatype:* "ExternalCreditorAgentInstruction1Code" on page 406

#### 10.1.15.12.2 InstructionInformation <InstrInf>

*Presence:* [0..1]

*Definition:* Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

*Datatype:* "Max140Text" on page 420

## 10.1.16    Payment Type

### 10.1.16.1 PaymentTypeInformation27

*Definition:* Provides further details of the type of payment.

| Or | MessageElement *<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|------|-------|------|-------------|------|
|    | InstructionPriority *<InstrPrty>* | [0..1] | CodeSet | | 329 |
|    | ClearingChannel *<ClrChanl>* | [0..1] | CodeSet | | 329 |
|    | ServiceLevel *<SvcLvl>* | [0..*] | | | 330 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 330 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 330 |
|    | LocalInstrument *<LclInstrm>* | [0..1] | | | 330 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 330 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 330 |
|    | SequenceType *<SeqTp>* | [0..1] | CodeSet | | 331 |
|    | CategoryPurpose *<CtgyPurp>* | [0..1] | | | 331 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 331 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 331 |

### 10.1.16.1.1 InstructionPriority <InstrPrty>

*Presence:* [0..1]

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

*Datatype:* "Priority2Code" on page 412

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

### 10.1.16.1.2 ClearingChannel <ClrChanl>

*Presence:* [0..1]

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

*Datatype:* "ClearingChannel2Code" on page 402

| CodeName | Name | Definition |
|----------|------|------------|
| RTGS | RealTimeGrossSettlementSystem | Clearing channel is a real-time gross settlement system. |
| RTNS | RealTimeNetSettlementSystem | Clearing channel is a real-time net settlement system. |
| MPNS | MassPaymentNetSystem | Clearing channel is a mass payment net settlement system. |
| BOOK | BookTransfer | Payment through internal book transfer. |

### 10.1.16.1.3  ServiceLevel <SvcLvl>

*Presence:* [0..*]

*Definition:* Agreement under which or rules under which the transaction should be processed.

**ServiceLevel <SvcLvl>** contains one of the following **ServiceLevel8Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 330 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 330 |

#### 10.1.16.1.3.1  Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

*Datatype:* "ExternalServiceLevel1Code" on page 409

#### 10.1.16.1.3.2  Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

*Datatype:* "Max35Text" on page 422

### 10.1.16.1.4  LocalInstrument <LclInstrm>

*Presence:* [0..1]

*Definition:* User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

**LocalInstrument <LclInstrm>** contains one of the following **LocalInstrument2Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 330 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 330 |

#### 10.1.16.1.4.1  Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the local instrument, as published in an external local instrument code list.

*Datatype:* "ExternalLocalInstrument1Code" on page 407

#### 10.1.16.1.4.2  Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies the local instrument, as a proprietary code.

*Datatype:* "Max35Text" on page 422

#### 10.1.16.1.5 SequenceType <SeqTp>

*Presence:* [0..1]

*Definition:* Identifies the direct debit sequence, such as first, recurrent, final or one-off.

*Datatype:* "SequenceType3Code" on page 413

| CodeName | Name | Definition |
|---|---|---|
| FRST | First | First collection of a series of direct debit instructions. |
| RCUR | Recurring | Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor. |
| FNAL | Final | Final collection of a series of direct debit instructions. |
| OOFF | OneOff | Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction. |
| RPRE | Represented | Collection used to re-present previously reversed or returned direct debit transactions. |

#### 10.1.16.1.6 CategoryPurpose <CtgyPurp>

*Presence:* [0..1]

*Definition:* Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

**CategoryPurpose <CtgyPurp>** contains one of the following **CategoryPurpose1Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 331 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 331 |

#### 10.1.16.1.6.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Category purpose, as published in an external category purpose code list.

*Datatype:* "ExternalCategoryPurpose1Code" on page 405

#### 10.1.16.1.6.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Category purpose, in a proprietary form.

*Datatype:* "Max35Text" on page 422

### 10.1.16.2 PaymentTypeInformation28

*Definition:* Provides further details of the type of payment.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | InstructionPriority <InstrPrty> | [0..1] | CodeSet | | 332 |
| | ClearingChannel <ClrChanl> | [0..1] | CodeSet | | 332 |
| | ServiceLevel <SvcLvl> | [0..*] | | | 332 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 333 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 333 |
| | LocalInstrument <LclInstrm> | [0..1] | | | 333 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 333 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 333 |
| | CategoryPurpose <CtgyPurp> | [0..1] | | | 333 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 334 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 334 |

### 10.1.16.2.1 InstructionPriority <InstrPrty>

*Presence:* [0..1]

*Definition:* Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

*Datatype:* "Priority2Code" on page 412

| CodeName | Name | Definition |
|---|---|---|
| HIGH | High | Priority level is high. |
| NORM | Normal | Priority level is normal. |

### 10.1.16.2.2 ClearingChannel <ClrChanl>

*Presence:* [0..1]

*Definition:* Specifies the clearing channel to be used to process the payment instruction.

*Datatype:* "ClearingChannel2Code" on page 402

| CodeName | Name | Definition |
|---|---|---|
| RTGS | RealTimeGrossSettlementSystem | Clearing channel is a real-time gross settlement system. |
| RTNS | RealTimeNetSettlementSystem | Clearing channel is a real-time net settlement system. |
| MPNS | MassPaymentNetSystem | Clearing channel is a mass payment net settlement system. |
| BOOK | BookTransfer | Payment through internal book transfer. |

### 10.1.16.2.3 ServiceLevel <SvcLvl>

*Presence:* [0..*]

*Definition:* Agreement under which or rules under which the transaction should be processed.

**ServiceLevel <SvcLvl>** contains one of the following **ServiceLevel8Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <Cd> | [1..1] | CodeSet | | 333 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 333 |

### 10.1.16.2.3.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

*Datatype:* "ExternalServiceLevel1Code" on page 409

### 10.1.16.2.3.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

*Datatype:* "Max35Text" on page 422

### 10.1.16.2.4 LocalInstrument <LclInstrm>

*Presence:* [0..1]

*Definition:* User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

**LocalInstrument <LclInstrm>** contains one of the following **LocalInstrument2Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <Cd> | [1..1] | CodeSet | | 333 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 333 |

### 10.1.16.2.4.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the local instrument, as published in an external local instrument code list.

*Datatype:* "ExternalLocalInstrument1Code" on page 407

### 10.1.16.2.4.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies the local instrument, as a proprietary code.

*Datatype:* "Max35Text" on page 422

### 10.1.16.2.5 CategoryPurpose <CtgyPurp>

*Presence:* [0..1]

*Definition:* Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

**CategoryPurpose <CtgyPurp>** contains one of the following **CategoryPurpose1Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 334 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 334 |

### 10.1.16.2.5.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Category purpose, as published in an external category purpose code list.

*Datatype:* "ExternalCategoryPurpose1Code" on page 405

### 10.1.16.2.5.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Category purpose, in a proprietary form.

*Datatype:* "Max35Text" on page 422

# 10.1.17      Person Identification

## 10.1.17.1 PersonIdentification13

*Definition:* Unique and unambiguous way to identify a person.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | DateAndPlaceOfBirth <DtAndPlcOfBirth> | [0..1] | | | 334 |
| | BirthDate <BirthDt> | [1..1] | Date | | 335 |
| | ProvinceOfBirth <PrvcOfBirth> | [0..1] | Text | | 335 |
| | CityOfBirth <CityOfBirth> | [1..1] | Text | | 335 |
| | CountryOfBirth <CtryOfBirth> | [1..1] | CodeSet | C9 | 335 |
| | Other <Othr> | [0..*] | | | 335 |
| | Identification <Id> | [1..1] | Text | | 336 |
| | SchemeName <SchmeNm> | [0..1] | | | 336 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 336 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 336 |
| | Issuer <Issr> | [0..1] | Text | | 336 |

### 10.1.17.1.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

*Presence:* [0..1]

*Definition:* Date and place of birth of a person.

**DateAndPlaceOfBirth <DtAndPlcOfBirth>** contains the following **DateAndPlaceOfBirth1** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | BirthDate *<BirthDt>* | [1..1] | Date |  | 335 |
|    | ProvinceOfBirth *<PrvcOfBirth>* | [0..1] | Text |  | 335 |
|    | CityOfBirth *<CityOfBirth>* | [1..1] | Text |  | 335 |
|    | CountryOfBirth *<CtryOfBirth>* | [1..1] | CodeSet | C9 | 335 |

#### 10.1.17.1.1.1 BirthDate <BirthDt>

*Presence:* [1..1]

*Definition:* Date on which a person is born.

*Datatype:* "ISODate" on page 415

#### 10.1.17.1.1.2 ProvinceOfBirth <PrvcOfBirth>

*Presence:* [0..1]

*Definition:* Province where a person was born.

*Datatype:* "Max35Text" on page 422

#### 10.1.17.1.1.3 CityOfBirth <CityOfBirth>

*Presence:* [1..1]

*Definition:* City where a person was born.

*Datatype:* "Max35Text" on page 422

#### 10.1.17.1.1.4 CountryOfBirth <CtryOfBirth>

*Presence:* [1..1]

*Definition:* Country where a person was born.

*Impacted by:* C9 "Country"

*Datatype:* "CountryCode" on page 403

**Constraints**

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### 10.1.17.1.2 Other <Othr>

*Presence:* [0..*]

*Definition:* Unique identification of a person, as assigned by an institution, using an identification scheme.

Other **<Othr>** contains the following **GenericPersonIdentification1** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | Text | | 336 |
| | SchemeName *<SchmeNm>* | [0..1] | | | 336 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 336 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 336 |
| | Issuer *<Issr>* | [0..1] | Text | | 336 |

### 10.1.17.1.2.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* "Max35Text" on page 422

### 10.1.17.1.2.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **PersonIdentificationSchemeName1Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 336 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 336 |

### 10.1.17.1.2.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalPersonIdentification1Code" on page 408

### 10.1.17.1.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 422

### 10.1.17.1.2.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 422

## 10.1.17.2 Contact4

*Definition:* Specifies the details of the contact person.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | NamePrefix *<NmPrfx>* | [0..1] | CodeSet | | 337 |
| | Name *<Nm>* | [0..1] | Text | | 337 |
| | PhoneNumber *<PhneNb>* | [0..1] | Text | | 337 |
| | MobileNumber *<MobNb>* | [0..1] | Text | | 338 |
| | FaxNumber *<FaxNb>* | [0..1] | Text | | 338 |
| | EmailAddress *<EmailAdr>* | [0..1] | Text | | 338 |
| | EmailPurpose *<EmailPurp>* | [0..1] | Text | | 338 |
| | JobTitle *<JobTitl>* | [0..1] | Text | | 338 |
| | Responsibility *<Rspnsblty>* | [0..1] | Text | | 338 |
| | Department *<Dept>* | [0..1] | Text | | 338 |
| | Other *<Othr>* | [0..*] | | | 338 |
| | ChannelType *<ChanlTp>* | [1..1] | Text | | 339 |
| | Identification *<Id>* | [0..1] | Text | | 339 |
| | PreferredMethod *<PrefrdMtd>* | [0..1] | CodeSet | | 339 |

### 10.1.17.2.1 NamePrefix <NmPrfx>

*Presence:* [0..1]

*Definition:* Specifies the terms used to formally address a person.

*Datatype:* "NamePrefix2Code" on page 411

| CodeName | Name | Definition |
|---|---|---|
| DOCT | Doctor | Title of the person is Doctor or Dr. |
| MADM | Madam | Title of the person is Madam. |
| MISS | Miss | Title of the person is Miss. |
| MIST | Mister | Title of the person is Mister or Mr. |
| MIKS | GenderNeutral | Title of the person is gender neutral (Mx). |

### 10.1.17.2.2 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max140Text" on page 420

### 10.1.17.2.3 PhoneNumber <PhneNb>

*Presence:* [0..1]

*Definition:* Collection of information that identifies a phone number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 422

### 10.1.17.2.4 MobileNumber <MobNb>

*Presence:* [0..1]

*Definition:* Collection of information that identifies a mobile phone number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 422

### 10.1.17.2.5 FaxNumber <FaxNb>

*Presence:* [0..1]

*Definition:* Collection of information that identifies a FAX number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 422

### 10.1.17.2.6 EmailAddress <EmailAdr>

*Presence:* [0..1]

*Definition:* Address for electronic mail (e-mail).

*Datatype:* "Max2048Text" on page 421

### 10.1.17.2.7 EmailPurpose <EmailPurp>

*Presence:* [0..1]

*Definition:* Purpose for which an email address may be used.

*Datatype:* "Max35Text" on page 422

### 10.1.17.2.8 JobTitle <JobTitl>

*Presence:* [0..1]

*Definition:* Title of the function.

*Datatype:* "Max35Text" on page 422

### 10.1.17.2.9 Responsibility <Rspnsblty>

*Presence:* [0..1]

*Definition:* Role of a person in an organisation.

*Datatype:* "Max35Text" on page 422

### 10.1.17.2.10 Department <Dept>

*Presence:* [0..1]

*Definition:* Identification of a division of a large organisation or building.

*Datatype:* "Max70Text" on page 422

### 10.1.17.2.11 Other <Othr>

*Presence:* [0..*]

*Definition:* Contact details in another form.

**Other <Othr>** contains the following **OtherContact1** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | ChannelType <*ChanlTp*> | [1..1] | Text | | 339 |
| | Identification <*Id*> | [0..1] | Text | | 339 |

### 10.1.17.2.11.1 ChannelType <ChanlTp>

*Presence:* [1..1]

*Definition:* Method used to contact the financial institution's contact for the specific tax region.

*Datatype:* "Max4Text" on page 422

### 10.1.17.2.11.2 Identification <Id>

*Presence:* [0..1]

*Definition:* Communication value such as phone number or email address.

*Datatype:* "Max128Text" on page 420

### 10.1.17.2.12 PreferredMethod <PrefrdMtd>

*Presence:* [0..1]

*Definition:* Preferred method used to reach the contact.

*Datatype:* "PreferredContactMethod1Code" on page 412

| CodeName | Name | Definition |
|----------|------|------------|
| LETT | Letter | Preferred method used to reach the contact is per letter. |
| MAIL | Email | Preferred method used to reach the contact is per email. |
| PHON | Phone | Preferred method used to reach the contact is per phone. |
| FAXX | Fax | Preferred method used to reach the contact is per fax. |
| CELL | MobileOrCellPhone | Preferred method used to reach the contact is per mobile or cell phone. |

# 10.1.18    Postal Address

## 10.1.18.1  PostalAddress24

*Definition:* Information that locates and identifies a specific address, as defined by postal services.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | AddressType <*AdrTp*> | [0..1] | | | 340 |
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 340 |
| Or} | Proprietary <*Prtry*> | [1..1] | ± | | 341 |
| | Department <*Dept*> | [0..1] | Text | | 341 |
| | SubDepartment <*SubDept*> | [0..1] | Text | | 341 |
| | StreetName <*StrtNm*> | [0..1] | Text | | 341 |
| | BuildingNumber <*BldgNb*> | [0..1] | Text | | 341 |
| | BuildingName <*BldgNm*> | [0..1] | Text | | 342 |
| | Floor <*Flr*> | [0..1] | Text | | 342 |
| | PostBox <*PstBx*> | [0..1] | Text | | 342 |
| | Room <*Room*> | [0..1] | Text | | 342 |
| | PostCode <*PstCd*> | [0..1] | Text | | 342 |
| | TownName <*TwnNm*> | [0..1] | Text | | 342 |
| | TownLocationName <*TwnLctnNm*> | [0..1] | Text | | 342 |
| | DistrictName <*DstrctNm*> | [0..1] | Text | | 342 |
| | CountrySubDivision <*CtrySubDvsn*> | [0..1] | Text | | 343 |
| | Country <*Ctry*> | [0..1] | CodeSet | C9 | 343 |
| | AddressLine <*AdrLine*> | [0..7] | Text | | 343 |

### 10.1.18.1.1 AddressType <AdrTp>

*Presence:* [0..1]

*Definition:* Identifies the nature of the postal address.

**AddressType <AdrTp>** contains one of the following **AddressType3Choice** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 340 |
| Or} | Proprietary <*Prtry*> | [1..1] | ± | | 341 |

### 10.1.18.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Type of address expressed as a code.

*Datatype:* "AddressType2Code" on page 401

| CodeName | Name | Definition |
|---|---|---|
| ADDR | Postal | Address is the complete postal address. |

| CodeName | Name | Definition |
|---|---|---|
| PBOX | POBox | Address is a postal office (PO) box. |
| HOME | Residential | Address is the home address. |
| BIZZ | Business | Address is the business address. |
| MLTO | MailTo | Address is the address to which mail is sent. |
| DLVY | DeliveryTo | Address is the address to which delivery is to take place. |

### 10.1.18.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Type of address expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "GenericIdentification30" on page 135 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <*Id*> | [1..1] | Text | | 135 |
| | Issuer <*Issr*> | [1..1] | Text | | 136 |
| | SchemeName <*SchmeNm*> | [0..1] | Text | | 136 |

### 10.1.18.1.2 Department <Dept>

*Presence:* [0..1]

*Definition:* Identification of a division of a large organisation or building.

*Datatype:* "Max70Text" on page 422

### 10.1.18.1.3 SubDepartment <SubDept>

*Presence:* [0..1]

*Definition:* Identification of a sub-division of a large organisation or building.

*Datatype:* "Max70Text" on page 422

### 10.1.18.1.4 StreetName <StrtNm>

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* "Max70Text" on page 422

### 10.1.18.1.5 BuildingNumber <BldgNb>

*Presence:* [0..1]

*Definition:* Number that identifies the position of a building on a street.

*Datatype:* "Max16Text" on page 421

### 10.1.18.1.6  BuildingName <BldgNm>

*Presence:* [0..1]

*Definition:* Name of the building or house.

*Datatype:* "Max35Text" on page 422

### 10.1.18.1.7  Floor <Flr>

*Presence:* [0..1]

*Definition:* Floor or storey within a building.

*Datatype:* "Max70Text" on page 422

### 10.1.18.1.8  PostBox <PstBx>

*Presence:* [0..1]

*Definition:* Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

*Datatype:* "Max16Text" on page 421

### 10.1.18.1.9  Room <Room>

*Presence:* [0..1]

*Definition:* Building room number.

*Datatype:* "Max70Text" on page 422

### 10.1.18.1.10  PostCode <PstCd>

*Presence:* [0..1]

*Definition:* Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

*Datatype:* "Max16Text" on page 421

### 10.1.18.1.11  TownName <TwnNm>

*Presence:* [0..1]

*Definition:* Name of a built-up area, with defined boundaries, and a local government.

*Datatype:* "Max35Text" on page 422

### 10.1.18.1.12  TownLocationName <TwnLctnNm>

*Presence:* [0..1]

*Definition:* Specific location name within the town.

*Datatype:* "Max35Text" on page 422

### 10.1.18.1.13  DistrictName <DstrctNm>

*Presence:* [0..1]

*Definition:* Identifies a subdivision within a country sub-division.

*Datatype:* "Max35Text" on page 422

#### 10.1.18.1.14 CountrySubDivision <CtrySubDvsn>

*Presence:* [0..1]

*Definition:* Identifies a subdivision of a country such as state, region, county.

*Datatype:* "Max35Text" on page 422

#### 10.1.18.1.15 Country <Ctry>

*Presence:* [0..1]

*Definition:* Nation with its own government.

*Impacted by:* C9 "Country"

*Datatype:* "CountryCode" on page 403

**Constraints**

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

#### 10.1.18.1.16 AddressLine <AdrLine>

*Presence:* [0..7]

*Definition:* Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

*Datatype:* "Max70Text" on page 422

## 10.1.19 Regulatory Reporting

### 10.1.19.1 RegulatoryReporting3

*Definition:* Information needed due to regulatory and/or statutory requirements.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|----------------------------|-------|------|-------------|------|
| | DebitCreditReportingIndicator <*DbtCdtRptgInd*> | [0..1] | CodeSet | | 344 |
| | Authority <*Authrty*> | [0..1] | | | 344 |
| | Name <*Nm*> | [0..1] | Text | | 344 |
| | Country <*Ctry*> | [0..1] | CodeSet | C9 | 344 |
| | Details <*Dtls*> | [0..*] | | | 344 |
| | Type <*Tp*> | [0..1] | Text | | 345 |
| | Date <*Dt*> | [0..1] | Date | | 345 |
| | Country <*Ctry*> | [0..1] | CodeSet | C9 | 345 |
| | Code <*Cd*> | [0..1] | Text | | 345 |
| | Amount <*Amt*> | [0..1] | Amount | C2, C11 | 345 |
| | Information <*Inf*> | [0..*] | Text | | 346 |

### 10.1.19.1.1 DebitCreditReportingIndicator <DbtCdtRptgInd>

*Presence:* [0..1]

*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Datatype:* "RegulatoryReportingType1Code" on page 413

| CodeName | Name | Definition |
|---|---|---|
| CRED | Credit | Regulatory information applies to the credit side. |
| DEBT | Debit | Regulatory information applies to the debit side. |
| BOTH | Both | Regulatory information applies to both credit and debit sides. |

### 10.1.19.1.2 Authority <Authrty>

*Presence:* [0..1]

*Definition:* Entity requiring the regulatory reporting information.

**Authority <Authrty>** contains the following **RegulatoryAuthority2** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name <*Nm*> | [0..1] | Text | | 344 |
| | Country <*Ctry*> | [0..1] | CodeSet | C9 | 344 |

#### 10.1.19.1.2.1 Name <Nm>

*Presence:* [0..1]

*Definition:* Name of the entity requiring the regulatory reporting information.

*Datatype:* "Max140Text" on page 420

#### 10.1.19.1.2.2 Country <Ctry>

*Presence:* [0..1]

*Definition:* Country of the entity that requires the regulatory reporting information.

*Impacted by:* C9 "Country"

*Datatype:* "CountryCode" on page 403

**Constraints**

• **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### 10.1.19.1.3 Details <Dtls>

*Presence:* [0..*]

*Definition:* Set of elements used to provide details on the regulatory reporting information.

**Details <Dtls>** contains the following **StructuredRegulatoryReporting3** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type <Tp> | [0..1] | Text | | 345 |
| | Date <Dt> | [0..1] | Date | | 345 |
| | Country <Ctry> | [0..1] | CodeSet | C9 | 345 |
| | Code <Cd> | [0..1] | Text | | 345 |
| | Amount <Amt> | [0..1] | Amount | C2, C11 | 345 |
| | Information <Inf> | [0..*] | Text | | 346 |

### 10.1.19.1.3.1  Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of the information supplied in the regulatory reporting details.

*Datatype:* "Max35Text" on page 422

### 10.1.19.1.3.2  Date <Dt>

*Presence:* [0..1]

*Definition:* Date related to the specified type of regulatory reporting details.

*Datatype:* "ISODate" on page 415

### 10.1.19.1.3.3  Country <Ctry>

*Presence:* [0..1]

*Definition:* Country related to the specified type of regulatory reporting details.

*Impacted by:* C9 "Country"

*Datatype:* "CountryCode" on page 403

**Constraints**

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### 10.1.19.1.3.4  Code <Cd>

*Presence:* [0..1]

*Definition:* Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

*Datatype:* "Max10Text" on page 420

### 10.1.19.1.3.5  Amount <Amt>

*Presence:* [0..1]

*Definition:* Amount of money to be reported for regulatory and statutory requirements.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

### 10.1.19.1.3.6  Information <Inf>

*Presence:* [0..*]

*Definition:* Additional details that cater for specific domestic regulatory requirements.

*Datatype:* "Max35Text" on page 422

# 10.1.20     Remittance

## 10.1.20.1 StructuredRemittanceInformation16

*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.

| Or | MessageElement *<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | ReferredDocumentInformation *<RfrdDocInf>* | [0..*] | | | 348 |
| | Type *<Tp>* | [0..1] | | | 350 |
| | CodeOrProprietary *<CdOrPrtry>* | [1..1] | | | 350 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 350 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 351 |
| | Issuer *<Issr>* | [0..1] | Text | | 351 |
| | Number *<Nb>* | [0..1] | Text | | 351 |
| | RelatedDate *<RltdDt>* | [0..1] | Date | | 352 |
| | LineDetails *<LineDtls>* | [0..*] | | | 352 |
| | Identification *<Id>* | [1..*] | | | 353 |
| | Type *<Tp>* | [0..1] | | | 354 |
| | CodeOrProprietary *<CdOrPrtry>* | [1..1] | | | 354 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 354 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 354 |
| | Issuer *<Issr>* | [0..1] | Text | | 355 |
| | Number *<Nb>* | [0..1] | Text | | 355 |
| | RelatedDate *<RltdDt>* | [0..1] | Date | | 355 |
| | Description *<Desc>* | [0..1] | Text | | 355 |
| | Amount *<Amt>* | [0..1] | | | 355 |
| | DuePayableAmount *<DuePyblAmt>* | [0..1] | Amount | C2, C11 | 356 |
| | DiscountAppliedAmount *<DscntApldAmt>* | [0..*] | | | 357 |
| | Type *<Tp>* | [0..1] | | | 357 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 357 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 357 |
| | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 357 |
| | CreditNoteAmount *<CdtNoteAmt>* | [0..1] | Amount | C2, C11 | 358 |
| | TaxAmount *<TaxAmt>* | [0..*] | | | 358 |
| | Type *<Tp>* | [0..1] | | | 358 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 359 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 359 |
| | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 359 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | AdjustmentAmountAndReason <AdjstmntAmtAndRsn> | [0..*] | | | 359 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 360 |
| | CreditDebitIndicator <CdtDbtInd> | [0..1] | CodeSet | | 360 |
| | Reason <Rsn> | [0..1] | Text | | 360 |
| | AdditionalInformation <AddtlInf> | [0..1] | Text | | 360 |
| | RemittedAmount <RmtdAmt> | [0..1] | Amount | C2, C11 | 361 |
| | ReferredDocumentAmount <RfrdDocAmt> | [0..1] | ± | | 361 |
| | CreditorReferenceInformation <CdtrRefInf> | [0..1] | ± | | 362 |
| | Invoicer <Invcr> | [0..1] | ± | | 363 |
| | Invoicee <Invcee> | [0..1] | ± | | 363 |
| | TaxRemittance <TaxRmt> | [0..1] | ± | | 364 |
| | GarnishmentRemittance <GrnshmtRmt> | [0..1] | ± | | 364 |
| | AdditionalRemittanceInformation <AddtlRmtInf> | [0..3] | Text | | 365 |

### 10.1.20.1.1 ReferredDocumentInformation <RfrdDocInf>

*Presence:* [0..*]

*Definition:* Provides the identification and the content of the referred document.

**ReferredDocumentInformation <RfrdDocInf>** contains the following
**ReferredDocumentInformation7** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type *<Tp>* | [0..1] | | | 350 |
| |   CodeOrProprietary *<CdOrPrtry>* | [1..1] | | | 350 |
| {Or |     Code *<Cd>* | [1..1] | CodeSet | | 350 |
| Or} |     Proprietary *<Prtry>* | [1..1] | Text | | 351 |
| |   Issuer *<Issr>* | [0..1] | Text | | 351 |
| | Number *<Nb>* | [0..1] | Text | | 351 |
| | RelatedDate *<RltdDt>* | [0..1] | Date | | 352 |
| | LineDetails *<LineDtls>* | [0..*] | | | 352 |
| |   Identification *<Id>* | [1..*] | | | 353 |
| |     Type *<Tp>* | [0..1] | | | 354 |
| |       CodeOrProprietary *<CdOrPrtry>* | [1..1] | | | 354 |
| {Or |         Code *<Cd>* | [1..1] | CodeSet | | 354 |
| Or} |         Proprietary *<Prtry>* | [1..1] | Text | | 354 |
| |       Issuer *<Issr>* | [0..1] | Text | | 355 |
| |     Number *<Nb>* | [0..1] | Text | | 355 |
| |     RelatedDate *<RltdDt>* | [0..1] | Date | | 355 |
| |   Description *<Desc>* | [0..1] | Text | | 355 |
| |   Amount *<Amt>* | [0..1] | | | 355 |
| |     DuePayableAmount *<DuePyblAmt>* | [0..1] | Amount | C2, C11 | 356 |
| |     DiscountAppliedAmount *<DscntApldAmt>* | [0..*] | | | 357 |
| |       Type *<Tp>* | [0..1] | | | 357 |
| {Or |         Code *<Cd>* | [1..1] | CodeSet | | 357 |
| Or} |         Proprietary *<Prtry>* | [1..1] | Text | | 357 |
| |       Amount *<Amt>* | [1..1] | Amount | C2, C11 | 357 |
| |     CreditNoteAmount *<CdtNoteAmt>* | [0..1] | Amount | C2, C11 | 358 |
| |     TaxAmount *<TaxAmt>* | [0..*] | | | 358 |
| |       Type *<Tp>* | [0..1] | | | 358 |
| {Or |         Code *<Cd>* | [1..1] | CodeSet | | 359 |
| Or} |         Proprietary *<Prtry>* | [1..1] | Text | | 359 |
| |       Amount *<Amt>* | [1..1] | Amount | C2, C11 | 359 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | AdjustmentAmountAndReason <AdjstmntAmtAndRsn> | [0..*] | | | 359 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 360 |
| | CreditDebitIndicator <CdtDbtInd> | [0..1] | CodeSet | | 360 |
| | Reason <Rsn> | [0..1] | Text | | 360 |
| | AdditionalInformation <AddtlInf> | [0..1] | Text | | 360 |
| | RemittedAmount <RmtdAmt> | [0..1] | Amount | C2, C11 | 361 |

### 10.1.20.1.1.1 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of referred document.

**Type <Tp>** contains the following **ReferredDocumentType4** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | CodeOrProprietary <CdOrPrtry> | [1..1] | | | 350 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 350 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 351 |
| | Issuer <Issr> | [0..1] | Text | | 351 |

### 10.1.20.1.1.1.1 CodeOrProprietary <CdOrPrtry>

*Presence:* [1..1]

*Definition:* Provides the type details of the referred document.

**CodeOrProprietary <CdOrPrtry>** contains one of the following **ReferredDocumentType3Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <Cd> | [1..1] | CodeSet | | 350 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 351 |

### 10.1.20.1.1.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Document type in a coded form.

*Datatype:* "DocumentType6Code" on page 404

| CodeName | Name | Definition |
|---|---|---|
| MSIN | MeteredServiceInvoice | Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter. |

| CodeName | Name | Definition |
|---|---|---|
| CNFA | CreditNoteRelatedToFinancialAdjustment | Document is a credit note for the final amount settled for a commercial transaction. |
| DNFA | DebitNoteRelatedToFinancialAdjustment | Document is a debit note for the final amount settled for a commercial transaction. |
| CINV | CommercialInvoice | Document is an invoice. |
| CREN | CreditNote | Document is a credit note. |
| DEBN | DebitNote | Document is a debit note. |
| HIRI | HireInvoice | Document is an invoice for the hiring of human resources or renting goods or equipment. |
| SBIN | SelfBilledInvoice | Document is an invoice issued by the debtor. |
| CMCN | CommercialContract | Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services. |
| SOAC | StatementOfAccount | Document is a statement of the transactions posted to the debtor's account at the supplier. |
| DISP | DispatchAdvice | Document is a dispatch advice. |
| BOLD | BillOfLading | Document is a shipping notice. |
| VCHR | Voucher | Document is an electronic payment document. |
| AROI | AccountReceivableOpenItem | Document is a payment that applies to a specific source document. |
| TSUT | TradeServicesUtilityTransaction | Document is a transaction identifier as assigned by the Trade Services Utility. |
| PUOR | PurchaseOrder | Document is a purchase order. |

### 10.1.20.1.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Proprietary identification of the type of the remittance document.

*Datatype:* "Max35Text" on page 422

### 10.1.20.1.1.1.2 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Identification of the issuer of the reference document type.

*Datatype:* "Max35Text" on page 422

### 10.1.20.1.1.2 Number <Nb>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of the referred document.

*Datatype:* "Max35Text" on page 422

### 10.1.20.1.1.3  RelatedDate \<RltdDt>

*Presence:* [0..1]

*Definition:* Date associated with the referred document.

*Datatype:* "ISODate" on page 415

### 10.1.20.1.1.4  LineDetails \<LineDtls>

*Presence:* [0..*]

*Definition:* Set of elements used to provide the content of the referred document line.

**LineDetails <LineDtls>** contains the following **DocumentLineInformation1** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification <Id> | [1..*] | | | 353 |
| | Type <Tp> | [0..1] | | | 354 |
| | CodeOrProprietary <CdOrPrtry> | [1..1] | | | 354 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 354 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 354 |
| | Issuer <Issr> | [0..1] | Text | | 355 |
| | Number <Nb> | [0..1] | Text | | 355 |
| | RelatedDate <RltdDt> | [0..1] | Date | | 355 |
| | Description <Desc> | [0..1] | Text | | 355 |
| | Amount <Amt> | [0..1] | | | 355 |
| | DuePayableAmount <DuePyblAmt> | [0..1] | Amount | C2, C11 | 356 |
| | DiscountAppliedAmount <DscntApldAmt> | [0..*] | | | 357 |
| | Type <Tp> | [0..1] | | | 357 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 357 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 357 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 357 |
| | CreditNoteAmount <CdtNoteAmt> | [0..1] | Amount | C2, C11 | 358 |
| | TaxAmount <TaxAmt> | [0..*] | | | 358 |
| | Type <Tp> | [0..1] | | | 358 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 359 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 359 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 359 |
| | AdjustmentAmountAndReason <AdjstmntAmtAndRsn> | [0..*] | | | 359 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 360 |
| | CreditDebitIndicator <CdtDbtInd> | [0..1] | CodeSet | | 360 |
| | Reason <Rsn> | [0..1] | Text | | 360 |
| | AdditionalInformation <AddtlInf> | [0..1] | Text | | 360 |
| | RemittedAmount <RmtdAmt> | [0..1] | Amount | C2, C11 | 361 |

### 10.1.20.1.1.4.1 Identification <Id>

*Presence:* [1..*]

*Definition:* Provides identification of the document line.

**Identification <Id>** contains the following **DocumentLineIdentification1** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type <*Tp*> | [0..1] | | | 354 |
| | CodeOrProprietary <*CdOrPrtry*> | [1..1] | | | 354 |
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 354 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 354 |
| | Issuer <*Issr*> | [0..1] | Text | | 355 |
| | Number <*Nb*> | [0..1] | Text | | 355 |
| | RelatedDate <*RltdDt*> | [0..1] | Date | | 355 |

### 10.1.20.1.1.4.1.1 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of referred document line identification.

**Type <Tp>** contains the following **DocumentLineType1** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | CodeOrProprietary <*CdOrPrtry*> | [1..1] | | | 354 |
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 354 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 354 |
| | Issuer <*Issr*> | [0..1] | Text | | 355 |

### 10.1.20.1.1.4.1.1.1 CodeOrProprietary <CdOrPrtry>

*Presence:* [1..1]

*Definition:* Provides the type details of the referred document line identification.

**CodeOrProprietary <CdOrPrtry>** contains one of the following **DocumentLineType1Choice** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 354 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 354 |

### 10.1.20.1.1.4.1.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Line identification type in a coded form.

*Datatype:* "ExternalDocumentLineType1Code" on page 406

### 10.1.20.1.1.4.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Proprietary identification of the type of the remittance document.

*Datatype:* "Max35Text" on page 422

### 10.1.20.1.1.4.1.1.2 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Identification of the issuer of the reference document line identificationtype.

*Datatype:* "Max35Text" on page 422

### 10.1.20.1.1.4.1.2 Number <Nb>

*Presence:* [0..1]

*Definition:* Identification of the type specified for the referred document line.

*Datatype:* "Max35Text" on page 422

### 10.1.20.1.1.4.1.3 RelatedDate <RltdDt>

*Presence:* [0..1]

*Definition:* Date associated with the referred document line.

*Datatype:* "ISODate" on page 415

### 10.1.20.1.1.4.2 Description <Desc>

*Presence:* [0..1]

*Definition:* Description associated with the document line.

*Datatype:* "Max2048Text" on page 421

### 10.1.20.1.1.4.3 Amount <Amt>

*Presence:* [0..1]

*Definition:* Provides details on the amounts of the document line.

**Amount <Amt>** contains the following **RemittanceAmount3** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | DuePayableAmount <DuePyblAmt> | [0..1] | Amount | C2, C11 | 356 |
| | DiscountAppliedAmount <DscntApldAmt> | [0..*] | | | 357 |
| | Type <Tp> | [0..1] | | | 357 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 357 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 357 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 357 |
| | CreditNoteAmount <CdtNoteAmt> | [0..1] | Amount | C2, C11 | 358 |
| | TaxAmount <TaxAmt> | [0..*] | | | 358 |
| | Type <Tp> | [0..1] | | | 358 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 359 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 359 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 359 |
| | AdjustmentAmountAndReason <AdjstmntAmtAndRsn> | [0..*] | | | 359 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 360 |
| | CreditDebitIndicator <CdtDbtInd> | [0..1] | CodeSet | | 360 |
| | Reason <Rsn> | [0..1] | Text | | 360 |
| | AdditionalInformation <AddtlInf> | [0..1] | Text | | 360 |
| | RemittedAmount <RmtdAmt> | [0..1] | Amount | C2, C11 | 361 |

### 10.1.20.1.1.4.3.1 DuePayableAmount <DuePyblAmt>

*Presence:* [0..1]

*Definition:* Amount specified is the exact amount due and payable to the creditor.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

   The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

   The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

   Note: The decimal separator is a dot.

#### 10.1.20.1.1.4.3.2  DiscountAppliedAmount <DscntApldAmt>

*Presence:* [0..*]

*Definition:* Amount of discount to be applied to the amount due and payable to the creditor.

**DiscountAppliedAmount <DscntApldAmt>** contains the following **DiscountAmountAndType1** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | Type *<Tp>* | [0..1] |  |  | 357 |
| {Or | Code *<Cd>* | [1..1] | CodeSet |  | 357 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text |  | 357 |
|  | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 357 |

#### 10.1.20.1.1.4.3.2.1  Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of the amount.

**Type <Tp>** contains one of the following **DiscountAmountType1Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet |  | 357 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text |  | 357 |

#### 10.1.20.1.1.4.3.2.1.1  Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the amount type, in a coded form.

*Datatype:* "ExternalDiscountAmountType1Code" on page 406

#### 10.1.20.1.1.4.3.2.1.2  Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies the amount type, in a free-text form.

*Datatype:* "Max35Text" on page 422

#### 10.1.20.1.1.4.3.2.2  Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount of money, which has been typed.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### 10.1.20.1.1.4.3.3  CreditNoteAmount <CdtNoteAmt>

*Presence:* [0..1]

*Definition:* Amount of a credit note.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### 10.1.20.1.1.4.3.4  TaxAmount <TaxAmt>

*Presence:* [0..*]

*Definition:* Amount of the tax.

**TaxAmount <TaxAmt>** contains the following **TaxAmountAndType1** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type <*Tp*> | [0..1] | | | 358 |
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 359 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 359 |
| | Amount <*Amt*> | [1..1] | Amount | C2, C11 | 359 |

### 10.1.20.1.1.4.3.4.1  Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of the amount.

Type **<Tp>** contains one of the following **TaxAmountType1Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 359 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 359 |

### 10.1.20.1.1.4.3.4.1.1  Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the amount type, in a coded form.

*Datatype:* "ExternalTaxAmountType1Code" on page 410

### 10.1.20.1.1.4.3.4.1.2  Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies the amount type, in a free-text form.

*Datatype:* "Max35Text" on page 422

### 10.1.20.1.1.4.3.4.2  Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount of money, which has been typed.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

### 10.1.20.1.1.4.3.5  AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

*Presence:* [0..*]

*Definition:* Specifies detailed information on the amount and reason of the adjustment.

**AdjustmentAmountAndReason <AdjstmntAmtAndRsn>** contains the following
**DocumentAdjustment1** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 360 |
| | CreditDebitIndicator *<CdtDbtInd>* | [0..1] | CodeSet | | 360 |
| | Reason *<Rsn>* | [0..1] | Text | | 360 |
| | AdditionalInformation *<AddtlInf>* | [0..1] | Text | | 360 |

### 10.1.20.1.1.4.3.5.1  Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount of money of the document adjustment.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

### 10.1.20.1.1.4.3.5.2  CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

*Definition:* Specifies whether the adjustment must be subtracted or added to the total amount.

*Datatype:* "CreditDebitCode" on page 403

| CodeName | Name | Definition |
|---|---|---|
| CRDT | Credit | Operation is an increase. |
| DBIT | Debit | Operation is a decrease. |

### 10.1.20.1.1.4.3.5.3  Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the adjustment.

*Datatype:* "Max4Text" on page 422

### 10.1.20.1.1.4.3.5.4  AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Provides further details on the document adjustment.

*Datatype:* "Max140Text" on page 420

### 10.1.20.1.1.4.3.6  RemittedAmount <RmtdAmt>

*Presence:* [0..1]

*Definition:* Amount of money remitted.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

#### Constraints

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### 10.1.20.1.2  ReferredDocumentAmount <RfrdDocAmt>

*Presence:* [0..1]

*Definition:* Provides details on the amounts of the referred document.

**ReferredDocumentAmount <RfrdDocAmt>** contains the following elements (see "RemittanceAmount2" on page 172 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
| | DuePayableAmount <DuePyblAmt> | [0..1] | Amount | C2, C11 | 172 |
| | DiscountAppliedAmount <DscntApldAmt> | [0..*] | | | 173 |
| | Type <Tp> | [0..1] | | | 173 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 173 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 173 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 174 |
| | CreditNoteAmount <CdtNoteAmt> | [0..1] | Amount | C2, C11 | 174 |
| | TaxAmount <TaxAmt> | [0..*] | | | 174 |
| | Type <Tp> | [0..1] | | | 175 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 175 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 175 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 175 |
| | AdjustmentAmountAndReason <AdjstmntAmtAndRsn> | [0..*] | | | 176 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 176 |
| | CreditDebitIndicator <CdtDbtInd> | [0..1] | CodeSet | | 176 |
| | Reason <Rsn> | [0..1] | Text | | 176 |
| | AdditionalInformation <AddtlInf> | [0..1] | Text | | 177 |
| | RemittedAmount <RmtdAmt> | [0..1] | Amount | C2, C11 | 177 |

### 10.1.20.1.3 CreditorReferenceInformation <CdtRefInf>

*Presence:* [0..1]

*Definition:* Reference information provided by the creditor to allow the identification of the underlying documents.

**CreditorReferenceInformation <CdtRefInf>** contains the following elements (see "CreditorReferenceInformation2" on page 127 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type *<Tp>* | [0..1] | | | 127 |
| | CodeOrProprietary *<CdOrPrtry>* | [1..1] | | | 127 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 128 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 128 |
| | Issuer *<Issr>* | [0..1] | Text | | 128 |
| | Reference *<Ref>* | [0..1] | Text | | 128 |

### 10.1.20.1.4 Invoicer <Invcr>

*Presence:* [0..1]

*Definition:* Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

**Invoicer <Invcr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name *<Nm>* | [0..1] | Text | | 181 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
| | Identification *<Id>* | [0..1] | ± | | 182 |
| | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.20.1.5 Invoicee <Invcee>

*Presence:* [0..1]

*Definition:* Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

**Invoicee <Invcee>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name *<Nm>* | [0..1] | Text | | 181 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
| | Identification *<Id>* | [0..1] | ± | | 182 |
| | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.20.1.6 TaxRemittance <TaxRmt>

*Presence:* [0..1]

*Definition:* Provides remittance information about a payment made for tax-related purposes.

**TaxRemittance <TaxRmt>** contains the following elements (see "TaxInformation7" on page 385 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Creditor *<Cdtr>* | [0..1] | ± | | 385 |
| | Debtor *<Dbtr>* | [0..1] | ± | | 386 |
| | UltimateDebtor *<UltmtDbtr>* | [0..1] | ± | | 386 |
| | AdministrationZone *<AdmstnZone>* | [0..1] | Text | | 386 |
| | ReferenceNumber *<RefNb>* | [0..1] | Text | | 387 |
| | Method *<Mtd>* | [0..1] | Text | | 387 |
| | TotalTaxableBaseAmount *<TtlTaxblBaseAmt>* | [0..1] | Amount | C2, C11 | 387 |
| | TotalTaxAmount *<TtlTaxAmt>* | [0..1] | Amount | C2, C11 | 387 |
| | Date *<Dt>* | [0..1] | Date | | 388 |
| | SequenceNumber *<SeqNb>* | [0..1] | Quantity | | 388 |
| | Record *<Rcrd>* | [0..*] | ± | | 388 |

### 10.1.20.1.7 GarnishmentRemittance <GrnshmtRmt>

*Presence:* [0..1]

*Definition:* Provides remittance information about a payment for garnishment-related purposes.

**GarnishmentRemittance <GrnshmtRmt>** contains the following elements (see <u>"Garnishment3" on page 365</u> for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type <*Tp*> | [1..1] | | | 366 |
| | CodeOrProprietary <*CdOrPrtry*> | [1..1] | | | 366 |
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 366 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 367 |
| | Issuer <*Issr*> | [0..1] | Text | | 367 |
| | Garnishee <*Grnshee*> | [0..1] | ± | | 367 |
| | GarnishmentAdministrator <*GrnshmtAdmstr*> | [0..1] | ± | | 367 |
| | ReferenceNumber <*RefNb*> | [0..1] | Text | | 368 |
| | Date <*Dt*> | [0..1] | Date | | 368 |
| | RemittedAmount <*RmtdAmt*> | [0..1] | Amount | C2, C11 | 368 |
| | FamilyMedicalInsuranceIndicator <*FmlyMdclInsrncInd*> | [0..1] | Indicator | | 368 |
| | EmployeeTerminationIndicator <*MplyeeTermntnInd*> | [0..1] | Indicator | | 369 |

### 10.1.20.1.8 AdditionalRemittanceInformation <AddtlRmtInf>

*Presence:* [0..3]

*Definition:* Additional information, in free text form, to complement the structured remittance information.

*Datatype:* <u>"Max140Text" on page 420</u>

### 10.1.20.2 Garnishment3

*Definition:* Provides remittance information about a payment for garnishment-related purposes.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type <*Tp*> | [1..1] | | | 366 |
| | CodeOrProprietary <*CdOrPrtry*> | [1..1] | | | 366 |
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 366 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 367 |
| | Issuer <*Issr*> | [0..1] | Text | | 367 |
| | Garnishee <*Grnshee*> | [0..1] | ± | | 367 |
| | GarnishmentAdministrator <*GrnshmtAdmstr*> | [0..1] | ± | | 367 |
| | ReferenceNumber <*RefNb*> | [0..1] | Text | | 368 |
| | Date <*Dt*> | [0..1] | Date | | 368 |
| | RemittedAmount <*RmtdAmt*> | [0..1] | Amount | C2, C11 | 368 |
| | FamilyMedicalInsuranceIndicator <*FmlyMdclInsrncInd*> | [0..1] | Indicator | | 368 |
| | EmployeeTerminationIndicator <*MplyeeTermntnInd*> | [0..1] | Indicator | | 369 |

### 10.1.20.2.1  Type <Tp>

*Presence:* [1..1]

*Definition:* Specifies the type of garnishment.

**Type <Tp>** contains the following **GarnishmentType1** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | CodeOrProprietary <*CdOrPrtry*> | [1..1] | | | 366 |
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 366 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 367 |
| | Issuer <*Issr*> | [0..1] | Text | | 367 |

### 10.1.20.2.1.1  CodeOrProprietary <CdOrPrtry>

*Presence:* [1..1]

*Definition:* Provides the type details of the garnishment.

**CodeOrProprietary <CdOrPrtry>** contains one of the following **GarnishmentType1Choice** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 366 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 367 |

### 10.1.20.2.1.1.1  Code <Cd>

*Presence:* [1..1]

*Definition:* Garnishment type in a coded form.

Would suggest this to be an External Code List to contain:

GNCS    Garnishment from a third party payer for Child Support

GNDP    Garnishment from a Direct Payer for Child Support

GTPP    Garnishment from a third party payer to taxing agency.

*Datatype:* "ExternalGarnishmentType1Code" on page 407

### 10.1.20.2.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Proprietary identification of the type of garnishment.

*Datatype:* "Max35Text" on page 422

### 10.1.20.2.1.2 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Identification of the issuer of the garnishment type.

*Datatype:* "Max35Text" on page 422

### 10.1.20.2.2 Garnishee <Grnshee>

*Presence:* [0..1]

*Definition:* Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher.

**Garnishee <Grnshee>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | Name <*Nm*> | [0..1] | Text |  | 181 |
|  | PostalAddress <*PstlAdr*> | [0..1] | ± |  | 181 |
|  | Identification <*Id*> | [0..1] | ± |  | 182 |
|  | CountryOfResidence <*CtryOfRes*> | [0..1] | CodeSet | C9 | 182 |
|  | ContactDetails <*CtctDtls*> | [0..1] | ± |  | 183 |

### 10.1.20.2.3 GarnishmentAdministrator <GrnshmtAdmstr>

*Presence:* [0..1]

*Definition:* Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

**GarnishmentAdministrator <GrnshmtAdmstr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Name *<Nm>* | [0..1] | Text | | 181 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
| | Identification *<Id>* | [0..1] | ± | | 182 |
| | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.20.2.4  ReferenceNumber <RefNb>

*Presence:* [0..1]

*Definition:* Reference information that is specific to the agency receiving the garnishment.

*Datatype:* "Max140Text" on page 420

### 10.1.20.2.5  Date <Dt>

*Presence:* [0..1]

*Definition:* Date of payment which garnishment was taken from.

*Datatype:* "ISODate" on page 415

### 10.1.20.2.6  RemittedAmount <RmtdAmt>

*Presence:* [0..1]

*Definition:* Amount of money remitted for the referred document.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

### 10.1.20.2.7  FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

*Presence:* [0..1]

*Definition:* Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

*Datatype:* One of the following values must be used (see "TrueFalseIndicator" on page 418):

- *Meaning When True:* True

- *Meaning When False:* False

### 10.1.20.2.8 EmployeeTerminationIndicator <MplyeeTermntnInd>

*Presence:* [0..1]

*Definition:* Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

*Datatype:* One of the following values must be used (see "TrueFalseIndicator" on page 418):

- *Meaning When True:* True

- *Meaning When False:* False

## 10.1.20.3  RemittanceLocationData1

*Definition:* Provides additional details on the remittance advice.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Method *<Mtd>* | [1..1] | CodeSet | | 369 |
|    | ElectronicAddress *<ElctrncAdr>* | [0..1] | Text | | 370 |
|    | PostalAddress *<PstlAdr>* | [0..1] | | | 370 |
|    | Name *<Nm>* | [1..1] | Text | | 370 |
|    | Address *<Adr>* | [1..1] | ± | | 370 |

### 10.1.20.3.1  Method <Mtd>

*Presence:* [1..1]

*Definition:* Method used to deliver the remittance advice information.

*Datatype:* "RemittanceLocationMethod2Code" on page 413

| CodeName | Name | Definition |
|----------|------|------------|
| FAXI | Fax | Remittance advice information must be faxed. |
| EDIC | ElectronicDataInterchange | Remittance advice information must be sent through Electronic Data Interchange (EDI). |
| URID | UniformResourceIdentifier | Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes. |
| EMAL | EMail | Remittance advice information must be sent through e-mail. |

| CodeName | Name | Definition |
|---|---|---|
| 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). |

### 10.1.20.3.2 ElectronicAddress <ElctrncAdr>

*Presence:* [0..1]

*Definition:* Electronic address to which an agent is to send the remittance information.

*Datatype:* "Max2048Text" on page 421

### 10.1.20.3.3 PostalAddress <PstlAdr>

*Presence:* [0..1]

*Definition:* Postal address to which an agent is to send the remittance information.

**PostalAddress <PstlAdr>** contains the following **NameAndAddress16** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Name *<Nm>* | [1..1] | Text | | 370 |
| | Address *<Adr>* | [1..1] | ± | | 370 |

#### 10.1.20.3.3.1 Name <Nm>

*Presence:* [1..1]

*Definition:* Name by which a party is known and is usually used to identify that party.

*Datatype:* "Max140Text" on page 420

#### 10.1.20.3.3.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address of a party.

**Address <Adr>** contains the following elements (see "PostalAddress24" on page 339 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | AddressType <AdrTp> | [0..1] | | | 340 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 340 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 341 |
| | Department <Dept> | [0..1] | Text | | 341 |
| | SubDepartment <SubDept> | [0..1] | Text | | 341 |
| | StreetName <StrtNm> | [0..1] | Text | | 341 |
| | BuildingNumber <BldgNb> | [0..1] | Text | | 341 |
| | BuildingName <BldgNm> | [0..1] | Text | | 342 |
| | Floor <Flr> | [0..1] | Text | | 342 |
| | PostBox <PstBx> | [0..1] | Text | | 342 |
| | Room <Room> | [0..1] | Text | | 342 |
| | PostCode <PstCd> | [0..1] | Text | | 342 |
| | TownName <TwnNm> | [0..1] | Text | | 342 |
| | TownLocationName <TwnLctnNm> | [0..1] | Text | | 342 |
| | DistrictName <DstrctNm> | [0..1] | Text | | 342 |
| | CountrySubDivision <CtrySubDvsn> | [0..1] | Text | | 343 |
| | Country <Ctry> | [0..1] | CodeSet | C9 | 343 |
| | AddressLine <AdrLine> | [0..7] | Text | | 343 |

## 10.1.20.4  RemittanceLocation7

*Definition:* Provides information on the remittance advice.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | RemittanceIdentification <RmtId> | [0..1] | Text | | 371 |
| | RemittanceLocationDetails <RmtLctnDtls> | [0..*] | ± | | 371 |

### 10.1.20.4.1  RemittanceIdentification <RmtId>

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

*Datatype:* "Max35Text" on page 422

### 10.1.20.4.2  RemittanceLocationDetails <RmtLctnDtls>

*Presence:* [0..*]

*Definition:* Set of elements used to provide information on the location and/or delivery of the remittance information.

**RemittanceLocationDetails <RmtLctnDtls>** contains the following elements (see "RemittanceLocationData1" on page 369 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
|    | Method *<Mtd>* | [1..1] | CodeSet | | 369 |
|    | ElectronicAddress *<ElctrncAdr>* | [0..1] | Text | | 370 |
|    | PostalAddress *<PstlAdr>* | [0..1] | | | 370 |
|    | Name *<Nm>* | [1..1] | Text | | 370 |
|    | Address *<Adr>* | [1..1] | ± | | 370 |

## 10.1.20.5  RemittanceInformation16

*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.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|------------------------|-------|------|-------------|------|
|    | Unstructured *<Ustrd>* | [0..*] | Text | | 372 |
|    | Structured *<Strd>* | [0..*] | ± | | 372 |

### 10.1.20.5.1  Unstructured <Ustrd>

*Presence:* [0..*]

*Definition:* Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

*Datatype:* "Max140Text" on page 420

### 10.1.20.5.2  Structured <Strd>

*Presence:* [0..*]

*Definition:* Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

**Structured <Strd>** contains the following elements (see "StructuredRemittanceInformation16" on page 346 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | ReferredDocumentInformation <RfrdDocInf> | [0..*] | | | 348 |
| | Type <Tp> | [0..1] | | | 350 |
| | CodeOrProprietary <CdOrPrtry> | [1..1] | | | 350 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 350 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 351 |
| | Issuer <Issr> | [0..1] | Text | | 351 |
| | Number <Nb> | [0..1] | Text | | 351 |
| | RelatedDate <RltdDt> | [0..1] | Date | | 352 |
| | LineDetails <LineDtls> | [0..*] | | | 352 |
| | Identification <Id> | [1..*] | | | 353 |
| | Type <Tp> | [0..1] | | | 354 |
| | CodeOrProprietary <CdOrPrtry> | [1..1] | | | 354 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 354 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 354 |
| | Issuer <Issr> | [0..1] | Text | | 355 |
| | Number <Nb> | [0..1] | Text | | 355 |
| | RelatedDate <RltdDt> | [0..1] | Date | | 355 |
| | Description <Desc> | [0..1] | Text | | 355 |
| | Amount <Amt> | [0..1] | | | 355 |
| | DuePayableAmount <DuePyblAmt> | [0..1] | Amount | C2, C11 | 356 |
| | DiscountAppliedAmount <DscntApldAmt> | [0..*] | | | 357 |
| | Type <Tp> | [0..1] | | | 357 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 357 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 357 |
| | Amount <Amt> | [1..1] | Amount | C2, C11 | 357 |
| | CreditNoteAmount <CdtNoteAmt> | [0..1] | Amount | C2, C11 | 358 |
| | TaxAmount <TaxAmt> | [0..*] | | | 358 |
| | Type <Tp> | [0..1] | | | 358 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 359 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 359 |

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 359 |
| | AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>* | [0..*] | | | 359 |
| | Amount *<Amt>* | [1..1] | Amount | C2, C11 | 360 |
| | CreditDebitIndicator *<CdtDbtInd>* | [0..1] | CodeSet | | 360 |
| | Reason *<Rsn>* | [0..1] | Text | | 360 |
| | AdditionalInformation *<AddtlInf>* | [0..1] | Text | | 360 |
| | RemittedAmount *<RmtdAmt>* | [0..1] | Amount | C2, C11 | 361 |
| | ReferredDocumentAmount *<RfrdDocAmt>* | [0..1] | ± | | 361 |
| | CreditorReferenceInformation *<CdtrRefInf>* | [0..1] | ± | | 362 |
| | Invoicer *<Invcr>* | [0..1] | ± | | 363 |
| | Invoicee *<Invcee>* | [0..1] | ± | | 363 |
| | TaxRemittance *<TaxRmt>* | [0..1] | ± | | 364 |
| | GarnishmentRemittance *<GrnshmtRmt>* | [0..1] | ± | | 364 |
| | AdditionalRemittanceInformation *<AddtlRmtInf>* | [0..3] | Text | | 365 |

# 10.1.21     Settlement Instruction

## 10.1.21.1  SettlementInstruction7

*Definition:* Provides further details on the settlement of the instruction.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | SettlementMethod *<SttlmMtd>* | [1..1] | CodeSet | | 376 |
| | SettlementAccount *<SttlmAcct>* | [0..1] | ± | | 377 |
| | ClearingSystem *<ClrSys>* | [0..1] | | | 377 |
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 377 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 377 |
| | InstructingReimbursementAgent *<InstgRmbrsmntAgt>* | [0..1] | ± | | 378 |
| | InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>* | [0..1] | ± | | 378 |
| | InstructedReimbursementAgent *<InstdRmbrsmntAgt>* | [0..1] | ± | | 378 |
| | InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>* | [0..1] | ± | | 379 |
| | ThirdReimbursementAgent *<ThrdRmbrsmntAgt>* | [0..1] | ± | | 379 |
| | ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>* | [0..1] | ± | | 379 |

**Constraints**

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

  If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
   Or    /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodClearingRule**

    If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

    ```
    On Condition
        /SettlementMethod is equal to value 'ClearingSystem'
    Following Must be True
        /SettlementAccount Must be absent
     And    /InstructingReimbursementAgent Must be absent
     And    /InstructedReimbursementAgent Must be absent
     And    /ThirdReimbursementAgent Must be absent
    ```

- **SettlementMethodCoverAgentRule**

    If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

    ```
    On Condition
        /SettlementMethod is equal to value 'CoverMethod'
    Following Must be True
        /InstructingReimbursementAgent Must be present
     Or     /InstructedReimbursementAgent Must be present
    ```

- **SettlementMethodCoverRule**

    If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

    ```
    On Condition
        /SettlementMethod is equal to value 'CoverMethod'
    Following Must be True
        /SettlementAccount Must be absent
     And    /ClearingSystem Must be absent
    ```

- **ThirdReimbursementAgentAccountRule**

    If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

    ```
    On Condition
        /ThirdReimbursementAgent is absent
    Following Must be True
        /ThirdReimbursementAgentAccount Must be absent
    ```

- **ThirdReimbursementAgentRule**

    If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

    ```
    On Condition
        /ThirdReimbursementAgent is present
    Following Must be True
        /InstructingReimbursementAgent Must be present
     And    /InstructedReimbursementAgent Must be present
    ```

### 10.1.21.1.1 SettlementMethod <SttlmMtd>

*Presence:* [1..1]

*Definition:* Method used to settle the (batch of) payment instructions.

*Datatype:* "SettlementMethod1Code" on page 414

| CodeName | Name | Definition |
|---|---|---|
| INDA | InstructedAgent | Settlement is done by the agent instructed to execute a payment instruction. |

| CodeName | Name | Definition |
|---|---|---|
| INGA | InstructingAgent | Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain. |
| COVE | CoverMethod | Settlement is done through a cover payment. |
| CLRG | ClearingSystem | Settlement is done through a payment clearing system. |

### 10.1.21.1.2 SettlementAccount <SttlmAcct>

*Presence:* [0..1]

*Definition:* A specific purpose account used to post debit and credit entries as a result of the transaction.

**SettlementAccount <SttlmAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.21.1.3 ClearingSystem <ClrSys>

*Presence:* [0..1]

*Definition:* Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

**ClearingSystem <ClrSys>** contains one of the following **ClearingSystemIdentification3Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 377 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 377 |

#### 10.1.21.1.3.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

*Datatype:* "ExternalCashClearingSystem1Code" on page 405

#### 10.1.21.1.3.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Clearing system identification in a proprietary form.

*Datatype:* "Max35Text" on page 422

### 10.1.21.1.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

*Presence:* [0..1]

*Definition:* Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

**InstructingReimbursementAgent <InstgRmbrsmntAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|----------------------------|-------|------|-------------|------|
|  | FinancialInstitutionIdentification *<FinInstnId>* | [1..1] | ± |  | 133 |
|  | BranchIdentification *<BrnchId>* | [0..1] | ± |  | 134 |

### 10.1.21.1.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

*Presence:* [0..1]

*Definition:* Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|----------------------------|-------|------|-------------|------|
|  | Identification *<Id>* | [1..1] | ± |  | 108 |
|  | Type *<Tp>* | [0..1] | ± |  | 109 |
|  | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
|  | Name *<Nm>* | [0..1] | Text |  | 109 |
|  | Proxy *<Prxy>* | [0..1] | ± |  | 110 |

### 10.1.21.1.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

*Presence:* [0..1]

*Definition:* Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

**InstructedReimbursementAgent <InstdRmbrsmntAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.21.1.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

*Presence:* [0..1]

*Definition:* Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

**InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
|    | Identification <Id> | [1..1] | ± |  | 108 |
|    | Type <Tp> | [0..1] | ± |  | 109 |
|    | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
|    | Name <Nm> | [0..1] | Text |  | 109 |
|    | Proxy <Prxy> | [0..1] | ± |  | 110 |

### 10.1.21.1.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

*Presence:* [0..1]

*Definition:* Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

**ThirdReimbursementAgent <ThrdRmbrsmntAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 133 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
|    | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± |  | 133 |
|    | BranchIdentification <BrnchId> | [0..1] | ± |  | 134 |

### 10.1.21.1.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

*Presence:* [0..1]

*Definition:* Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

**ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|  | Identification <Id> | [1..1] | ± |  | 108 |
|  | Type <Tp> | [0..1] | ± |  | 109 |
|  | Currency <Ccy> | [0..1] | CodeSet | C2 | 109 |
|  | Name <Nm> | [0..1] | Text |  | 109 |
|  | Proxy <Prxy> | [0..1] | ± |  | 110 |

## 10.1.21.2  SettlementInstruction8

*Definition:* Provides further details on the settlement of the instruction.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|-------|------|-------------|------|
|  | SettlementMethod <SttlmMtd> | [1..1] | CodeSet |  | 380 |
|  | SettlementAccount <SttlmAcct> | [0..1] | ± |  | 381 |
|  | ClearingSystem <ClrSys> | [0..1] |  |  | 381 |
| {Or | Code <Cd> | [1..1] | CodeSet |  | 381 |
| Or} | Proprietary <Prtry> | [1..1] | Text |  | 381 |

**Constraints**

- **SettlementMethodAgentRule**

  If SettlementMethod is equal to INDA or INGA, then ClearingSystem is not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
   Or    /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
  ```

- **SettlementMethodClearingRule**

  If SettlementMethod is equal to CLRG, then ClearingSystem must be present and SettlementAccount is not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'ClearingSystem'
  Following Must be True
      /SettlementAccount Must be absent
   And    /ClearingSystem Must be present
  ```

### 10.1.21.2.1  SettlementMethod <SttlmMtd>

*Presence:* [1..1]

*Definition:* Method used to settle the (batch of) payment instructions.

*Datatype:* "SettlementMethod2Code" on page 414

| CodeName | Name | Definition |
|---|---|---|
| INDA | InstructedAgent | Settlement is done by the agent instructed to execute a payment instruction. |
| INGA | InstructingAgent | Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain. |
| CLRG | ClearingSystem | Settlement is done through a payment clearing system. |

### 10.1.21.2.2 SettlementAccount <SttlmAcct>

*Presence:* [0..1]

*Definition:* A specific purpose account used to post debit and credit entries as a result of the transaction.

**SettlementAccount <SttlmAcct>** contains the following elements (see "CashAccount38" on page 108 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Identification *<Id>* | [1..1] | ± | | 108 |
| | Type *<Tp>* | [0..1] | ± | | 109 |
| | Currency *<Ccy>* | [0..1] | CodeSet | C2 | 109 |
| | Name *<Nm>* | [0..1] | Text | | 109 |
| | Proxy *<Prxy>* | [0..1] | ± | | 110 |

### 10.1.21.2.3 ClearingSystem <ClrSys>

*Presence:* [0..1]

*Definition:* Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

**ClearingSystem <ClrSys>** contains one of the following **ClearingSystemIdentification3Choice** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 381 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 381 |

#### 10.1.21.2.3.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

*Datatype:* "ExternalCashClearingSystem1Code" on page 405

#### 10.1.21.2.3.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Clearing system identification in a proprietary form.

*Datatype:* "Max35Text" on page 422

# 10.1.22 Status

## 10.1.22.1 PaymentReturnReason6

*Definition:* Provides further details on the reason of the return of the transaction.

| Or | MessageElement *<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | Originator *<Orgtr>* | [0..1] | ± |  | 382 |
|  | Reason *<Rsn>* | [0..1] |  |  | 382 |
| {Or | Code *<Cd>* | [1..1] | CodeSet |  | 383 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text |  | 383 |
|  | AdditionalInformation *<AddtlInf>* | [0..*] | Text |  | 383 |

**Constraints**

- **ReturnReasonRule**

   If Reason/Code is equal to NARR, then AddititionalInformation must be present.

```
On Condition
    /Reason/Code is present
 And    /Reason/Code is equal to value 'NARR'
 And    /Reason is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

### 10.1.22.1.1 Originator <Orgtr>

*Presence:* [0..1]

*Definition:* Party that issues the return.

**Originator *<Orgtr>*** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement *<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
|  | Name *<Nm>* | [0..1] | Text |  | 181 |
|  | PostalAddress *<PstlAdr>* | [0..1] | ± |  | 181 |
|  | Identification *<Id>* | [0..1] | ± |  | 182 |
|  | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
|  | ContactDetails *<CtctDtls>* | [0..1] | ± |  | 183 |

### 10.1.22.1.2 Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the return.

**Reason <Rsn>** contains one of the following **ReturnReason5Choice** elements

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 383 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 383 |

### 10.1.22.1.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Reason for the return, as published in an external reason code list.

*Datatype:* "ExternalReturnReason1Code" on page 409

### 10.1.22.1.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Reason for the return, in a proprietary form.

*Datatype:* "Max35Text" on page 422

### 10.1.22.1.3 AdditionalInformation <AddtlInf>

*Presence:* [0..*]

*Definition:* Further details on the return reason.

*Datatype:* "Max105Text" on page 420

## 10.1.22.2 PaymentReversalReason9

*Definition:* Provides further details on the reason of the reversal of the transaction.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Originator <*Orgtr*> | [0..1] | ± | | 383 |
| | Reason <*Rsn*> | [0..1] | | | 384 |
| {Or | Code <*Cd*> | [1..1] | CodeSet | | 384 |
| Or} | Proprietary <*Prtry*> | [1..1] | Text | | 384 |
| | AdditionalInformation <*AddtlInf*> | [0..*] | Text | | 384 |

### 10.1.22.2.1 Originator <Orgtr>

*Presence:* [0..1]

*Definition:* Party that issues the reversal.

**Originator <Orgtr>** contains the following elements (see "PartyIdentification135" on page 181 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Name *<Nm>* | [0..1] | Text | | 181 |
| | PostalAddress *<PstlAdr>* | [0..1] | ± | | 181 |
| | Identification *<Id>* | [0..1] | ± | | 182 |
| | CountryOfResidence *<CtryOfRes>* | [0..1] | CodeSet | C9 | 182 |
| | ContactDetails *<CtctDtls>* | [0..1] | ± | | 183 |

### 10.1.22.2.2  Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the reversal.

**Reason <Rsn>** contains one of the following **ReversalReason4Choice** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 384 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 384 |

#### 10.1.22.2.2.1  Code <Cd>

*Presence:* [1..1]

*Definition:* Reason for the reversal, as published in an external reason code list.

*Datatype:* "ExternalReversalReason1Code" on page 409

#### 10.1.22.2.2.2  Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Reason for the reversal, in a proprietary form.

*Datatype:* "Max35Text" on page 422

### 10.1.22.2.3  AdditionalInformation <AddtlInf>

*Presence:* [0..*]

*Definition:* Further details on the reversal reason.

*Datatype:* "Max105Text" on page 420

# 10.1.23      System Identification

## 10.1.23.1  ClearingSystemIdentification2Choice

*Definition:* Choice of a clearing system identifier.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| {Or | Code *<Cd>* | [1..1] | CodeSet | | 385 |
| Or} | Proprietary *<Prtry>* | [1..1] | Text | | 385 |

### 10.1.23.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Identification of a clearing system, in a coded form as published in an external list.

*Datatype:* "ExternalClearingSystemIdentification1Code" on page 405

### 10.1.23.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

*Datatype:* "Max35Text" on page 422

# 10.1.24     Tax

## 10.1.24.1 TaxInformation7

*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.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Creditor *<Cdtr>* | [0..1] | ± | | 385 |
| | Debtor *<Dbtr>* | [0..1] | ± | | 386 |
| | UltimateDebtor *<UltmtDbtr>* | [0..1] | ± | | 386 |
| | AdministrationZone *<AdmstnZone>* | [0..1] | Text | | 386 |
| | ReferenceNumber *<RefNb>* | [0..1] | Text | | 387 |
| | Method *<Mtd>* | [0..1] | Text | | 387 |
| | TotalTaxableBaseAmount *<TtlTaxblBaseAmt>* | [0..1] | Amount | C2, C11 | 387 |
| | TotalTaxAmount *<TtlTaxAmt>* | [0..1] | Amount | C2, C11 | 387 |
| | Date *<Dt>* | [0..1] | Date | | 388 |
| | SequenceNumber *<SeqNb>* | [0..1] | Quantity | | 388 |
| | Record *<Rcrd>* | [0..*] | ± | | 388 |

### 10.1.24.1.1 Creditor <Cdtr>

*Presence:* [0..1]

*Definition:* Party on the credit side of the transaction to which the tax applies.

**Creditor <Cdtr>** contains the following elements (see "TaxParty1" on page 398 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | TaxIdentification <TaxId> | [0..1] | Text | | 398 |
| | RegistrationIdentification <RegnId> | [0..1] | Text | | 399 |
| | TaxType <TaxTp> | [0..1] | Text | | 399 |

### 10.1.24.1.2 Debtor <Dbtr>

*Presence:* [0..1]

*Definition:* Identifies the party on the debit side of the transaction to which the tax applies.

**Debtor <Dbtr>** contains the following elements (see "TaxParty2" on page 397 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | TaxIdentification <TaxId> | [0..1] | Text | | 397 |
| | RegistrationIdentification <RegnId> | [0..1] | Text | | 397 |
| | TaxType <TaxTp> | [0..1] | Text | | 398 |
| | Authorisation <Authstn> | [0..1] | | | 398 |
| | Title <Titl> | [0..1] | Text | | 398 |
| | Name <Nm> | [0..1] | Text | | 398 |

### 10.1.24.1.3 UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

*Definition:* Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

**UltimateDebtor <UltmtDbtr>** contains the following elements (see "TaxParty2" on page 397 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | TaxIdentification <TaxId> | [0..1] | Text | | 397 |
| | RegistrationIdentification <RegnId> | [0..1] | Text | | 397 |
| | TaxType <TaxTp> | [0..1] | Text | | 398 |
| | Authorisation <Authstn> | [0..1] | | | 398 |
| | Title <Titl> | [0..1] | Text | | 398 |
| | Name <Nm> | [0..1] | Text | | 398 |

### 10.1.24.1.4 AdministrationZone <AdmstnZone>

*Presence:* [0..1]

*Definition:* Territorial part of a country to which the tax payment is related.

*Datatype:* "Max35Text" on page 422

### 10.1.24.1.5 ReferenceNumber <RefNb>

*Presence:* [0..1]

*Definition:* Tax reference information that is specific to a taxing agency.

*Datatype:* "Max140Text" on page 420

### 10.1.24.1.6 Method <Mtd>

*Presence:* [0..1]

*Definition:* Method used to indicate the underlying business or how the tax is paid.

*Datatype:* "Max35Text" on page 422

### 10.1.24.1.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

*Presence:* [0..1]

*Definition:* Total amount of money on which the tax is based.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

### 10.1.24.1.8 TotalTaxAmount <TtlTaxAmt>

*Presence:* [0..1]

*Definition:* Total amount of money as result of the calculation of the tax.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### 10.1.24.1.9  Date <Dt>

*Presence:* [0..1]

*Definition:* Date by which tax is due.

*Datatype:* "ISODate" on page 415

### 10.1.24.1.10  SequenceNumber <SeqNb>

*Presence:* [0..1]

*Definition:* Sequential number of the tax report.

*Datatype:* "Number" on page 418

### 10.1.24.1.11  Record <Rcrd>

*Presence:* [0..*]

*Definition:* Record of tax details.

**Record <Rcrd>** contains the following elements (see "TaxRecord2" on page 392 for details)

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
| | Type <*Tp*> | [0..1] | Text | | 393 |
| | Category <*Ctgy*> | [0..1] | Text | | 393 |
| | CategoryDetails <*CtgyDtls*> | [0..1] | Text | | 393 |
| | DebtorStatus <*DbtrSts*> | [0..1] | Text | | 393 |
| | CertificateIdentification <*CertId*> | [0..1] | Text | | 393 |
| | FormsCode <*FrmsCd*> | [0..1] | Text | | 394 |
| | Period <*Prd*> | [0..1] | ± | | 394 |
| | TaxAmount <*TaxAmt*> | [0..1] | | | 394 |
| | Rate <*Rate*> | [0..1] | Rate | | 394 |
| | TaxableBaseAmount <*TaxblBaseAmt*> | [0..1] | Amount | C2, C11 | 394 |
| | TotalAmount <*TtlAmt*> | [0..1] | Amount | C2, C11 | 395 |
| | Details <*Dtls*> | [0..*] | ± | | 395 |
| | AdditionalInformation <*AddtlInf*> | [0..1] | Text | | 395 |

## 10.1.24.2  TaxInformation8

*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.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Creditor <Cdtr> | [0..1] | ± | | 389 |
| | Debtor <Dbtr> | [0..1] | ± | | 389 |
| | AdministrationZone <AdmstnZone> | [0..1] | Text | | 390 |
| | ReferenceNumber <RefNb> | [0..1] | Text | | 390 |
| | Method <Mtd> | [0..1] | Text | | 390 |
| | TotalTaxableBaseAmount <TtlTaxblBaseAmt> | [0..1] | Amount | C2, C11 | 390 |
| | TotalTaxAmount <TtlTaxAmt> | [0..1] | Amount | C2, C11 | 390 |
| | Date <Dt> | [0..1] | Date | | 391 |
| | SequenceNumber <SeqNb> | [0..1] | Quantity | | 391 |
| | Record <Rcrd> | [0..*] | ± | | 391 |

### 10.1.24.2.1 Creditor <Cdtr>

*Presence:* [0..1]

*Definition:* Party on the credit side of the transaction to which the tax applies.

**Creditor <Cdtr>** contains the following elements (see "TaxParty1" on page 398 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | TaxIdentification <TaxId> | [0..1] | Text | | 398 |
| | RegistrationIdentification <RegnId> | [0..1] | Text | | 399 |
| | TaxType <TaxTp> | [0..1] | Text | | 399 |

### 10.1.24.2.2 Debtor <Dbtr>

*Presence:* [0..1]

*Definition:* Party on the debit side of the transaction to which the tax applies.

**Debtor <Dbtr>** contains the following elements (see "TaxParty2" on page 397 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | TaxIdentification <TaxId> | [0..1] | Text | | 397 |
| | RegistrationIdentification <RegnId> | [0..1] | Text | | 397 |
| | TaxType <TaxTp> | [0..1] | Text | | 398 |
| | Authorisation <Authstn> | [0..1] | | | 398 |
| | Title <Titl> | [0..1] | Text | | 398 |
| | Name <Nm> | [0..1] | Text | | 398 |

### 10.1.24.2.3  AdministrationZone <AdmstnZone>

*Presence:* [0..1]

*Definition:* Territorial part of a country to which the tax payment is related.

*Datatype:* "Max35Text" on page 422

### 10.1.24.2.4  ReferenceNumber <RefNb>

*Presence:* [0..1]

*Definition:* Tax reference information that is specific to a taxing agency.

*Datatype:* "Max140Text" on page 420

### 10.1.24.2.5  Method <Mtd>

*Presence:* [0..1]

*Definition:* Method used to indicate the underlying business or how the tax is paid.

*Datatype:* "Max35Text" on page 422

### 10.1.24.2.6  TotalTaxableBaseAmount <TtlTaxblBaseAmt>

*Presence:* [0..1]

*Definition:* Total amount of money on which the tax is based.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### 10.1.24.2.7  TotalTaxAmount <TtlTaxAmt>

*Presence:* [0..1]

*Definition:* Total amount of money as result of the calculation of the tax.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

    The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

    Note: The decimal separator is a dot.

### 10.1.24.2.8  Date <Dt>

*Presence:* [0..1]

*Definition:* Date by which tax is due.

*Datatype:* "ISODate" on page 415

### 10.1.24.2.9  SequenceNumber <SeqNb>

*Presence:* [0..1]

*Definition:* Sequential number of the tax report.

*Datatype:* "Number" on page 418

### 10.1.24.2.10  Record <Rcrd>

*Presence:* [0..*]

*Definition:* Record of tax details.

**Record <Rcrd>** contains the following elements (see "TaxRecord2" on page 392 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type *<Tp>* | [0..1] | Text | | 393 |
| | Category *<Ctgy>* | [0..1] | Text | | 393 |
| | CategoryDetails *<CtgyDtls>* | [0..1] | Text | | 393 |
| | DebtorStatus *<DbtrSts>* | [0..1] | Text | | 393 |
| | CertificateIdentification *<CertId>* | [0..1] | Text | | 393 |
| | FormsCode *<FrmsCd>* | [0..1] | Text | | 394 |
| | Period *<Prd>* | [0..1] | ± | | 394 |
| | TaxAmount *<TaxAmt>* | [0..1] | | | 394 |
| | Rate *<Rate>* | [0..1] | Rate | | 394 |
| | TaxableBaseAmount *<TaxblBaseAmt>* | [0..1] | Amount | C2, C11 | 394 |
| | TotalAmount *<TtlAmt>* | [0..1] | Amount | C2, C11 | 395 |
| | Details *<Dtls>* | [0..*] | ± | | 395 |
| | AdditionalInformation *<AddtlInf>* | [0..1] | Text | | 395 |

## 10.1.24.3  TaxRecordDetails2

*Definition:* Provides information on the individual tax amount(s) per period of the tax record.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Period <Prd>              | [0..1] | ±    |             | 392  |
|    | Amount <Amt>              | [1..1] | Amount | C2, C11   | 392  |

### 10.1.24.3.1  Period <Prd>

*Presence:* [0..1]

*Definition:* Set of elements used to provide details on the period of time related to the tax payment.

**Period <Prd>** contains the following elements (see <u>"TaxPeriod2" on page 396</u> for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Year <Yr>                 | [0..1] | Date    |          | 396  |
|    | Type <Tp>                 | [0..1] | CodeSet |          | 396  |
|    | FromToDate <FrToDt>       | [0..1] | ±       |          | 397  |

### 10.1.24.3.2  Amount <Amt>

*Presence:* [1..1]

*Definition:* Underlying tax amount related to the specified period.

*Impacted by:* <u>C2 "ActiveOrHistoricCurrency"</u>, <u>C11 "CurrencyAmount"</u>

*Datatype:* <u>"ActiveOrHistoricCurrencyAndAmount" on page 399</u>

**Constraints**

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### 10.1.24.4  TaxRecord2

*Definition:* Set of elements used to define the tax record.

| Or | MessageElement<*XML Tag*> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | Type <*Tp*> | [0..1] | Text | | 393 |
| | Category <*Ctgy*> | [0..1] | Text | | 393 |
| | CategoryDetails <*CtgyDtls*> | [0..1] | Text | | 393 |
| | DebtorStatus <*DbtrSts*> | [0..1] | Text | | 393 |
| | CertificateIdentification <*CertId*> | [0..1] | Text | | 393 |
| | FormsCode <*FrmsCd*> | [0..1] | Text | | 394 |
| | Period <*Prd*> | [0..1] | ± | | 394 |
| | TaxAmount <*TaxAmt*> | [0..1] | | | 394 |
| | Rate <*Rate*> | [0..1] | Rate | | 394 |
| | TaxableBaseAmount <*TaxblBaseAmt*> | [0..1] | Amount | C2, C11 | 394 |
| | TotalAmount <*TtlAmt*> | [0..1] | Amount | C2, C11 | 395 |
| | Details <*Dtls*> | [0..*] | ± | | 395 |
| | AdditionalInformation <*AddtlInf*> | [0..1] | Text | | 395 |

### 10.1.24.4.1 Type <Tp>

*Presence:* [0..1]

*Definition:* High level code to identify the type of tax details.

*Datatype:* "Max35Text" on page 422

### 10.1.24.4.2 Category <Ctgy>

*Presence:* [0..1]

*Definition:* Specifies the tax code as published by the tax authority.

*Datatype:* "Max35Text" on page 422

### 10.1.24.4.3 CategoryDetails <CtgyDtls>

*Presence:* [0..1]

*Definition:* Provides further details of the category tax code.

*Datatype:* "Max35Text" on page 422

### 10.1.24.4.4 DebtorStatus <DbtrSts>

*Presence:* [0..1]

*Definition:* Code provided by local authority to identify the status of the party that has drawn up the settlement document.

*Datatype:* "Max35Text" on page 422

### 10.1.24.4.5 CertificateIdentification <CertId>

*Presence:* [0..1]

*Definition:* Identification number of the tax report as assigned by the taxing authority.

*Datatype:* "Max35Text" on page 422

### 10.1.24.4.6  FormsCode <FrmsCd>

*Presence:* [0..1]

*Definition:* Identifies, in a coded form, on which template the tax report is to be provided.

*Datatype:* "Max35Text" on page 422

### 10.1.24.4.7  Period <Prd>

*Presence:* [0..1]

*Definition:* Set of elements used to provide details on the period of time related to the tax payment.

**Period <Prd>** contains the following elements (see "TaxPeriod2" on page 396 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Year *<Yr>* | [0..1] | Date | | 396 |
|    | Type *<Tp>* | [0..1] | CodeSet | | 396 |
|    | FromToDate *<FrToDt>* | [0..1] | ± | | 397 |

### 10.1.24.4.8  TaxAmount <TaxAmt>

*Presence:* [0..1]

*Definition:* Set of elements used to provide information on the amount of the tax record.

**TaxAmount <TaxAmt>** contains the following **TaxAmount2** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Rate *<Rate>* | [0..1] | Rate | | 394 |
|    | TaxableBaseAmount *<TaxblBaseAmt>* | [0..1] | Amount | C2, C11 | 394 |
|    | TotalAmount *<TtlAmt>* | [0..1] | Amount | C2, C11 | 395 |
|    | Details *<Dtls>* | [0..*] | ± | | 395 |

#### 10.1.24.4.8.1  Rate <Rate>

*Presence:* [0..1]

*Definition:* Rate used to calculate the tax.

*Datatype:* "PercentageRate" on page 419

#### 10.1.24.4.8.2  TaxableBaseAmount <TaxblBaseAmt>

*Presence:* [0..1]

*Definition:* Amount of money on which the tax is based.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### 10.1.24.4.8.3  TotalAmount <TtlAmt>

*Presence:* [0..1]

*Definition:* Total amount that is the result of the calculation of the tax for the record.

*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 399

**Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### 10.1.24.4.8.4  Details <Dtls>

*Presence:* [0..*]

*Definition:* Set of elements used to provide details on the tax period and amount.

**Details <Dtls>** contains the following elements (see "TaxRecordDetails2" on page 391 for details)

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Period *<Prd>*            | [0..1] | ±   |             | 392  |
|    | Amount *<Amt>*            | [1..1] | Amount | C2, C11  | 392  |

### 10.1.24.4.9  AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details of the tax record.

*Datatype:* "Max140Text" on page 420

### 10.1.24.5 TaxPeriod2

*Definition:* Period of time details related to the tax payment.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|---------------------------|-------|------|-------------|------|
|    | Year *<Yr>* | [0..1] | Date | | 396 |
|    | Type *<Tp>* | [0..1] | CodeSet | | 396 |
|    | FromToDate *<FrToDt>* | [0..1] | ± | | 397 |

#### 10.1.24.5.1 Year <Yr>

*Presence:* [0..1]

*Definition:* Year related to the tax payment.

*Datatype:* "ISODate" on page 415

#### 10.1.24.5.2 Type <Tp>

*Presence:* [0..1]

*Definition:* Identification of the period related to the tax payment.

*Datatype:* "TaxRecordPeriod1Code" on page 414

| CodeName | Name | Definition |
|----------|------|------------|
| MM01 | FirstMonth | Tax is related to the second month of the period. |
| MM02 | SecondMonth | Tax is related to the first month of the period. |
| MM03 | ThirdMonth | Tax is related to the third month of the period. |
| MM04 | FourthMonth | Tax is related to the fourth month of the period. |
| MM05 | FifthMonth | Tax is related to the fifth month of the period. |
| MM06 | SixthMonth | Tax is related to the sixth month of the period. |
| MM07 | SeventhMonth | Tax is related to the seventh month of the period. |
| MM08 | EighthMonth | Tax is related to the eighth month of the period. |
| MM09 | NinthMonth | Tax is related to the ninth month of the period. |
| MM10 | TenthMonth | Tax is related to the tenth month of the period. |
| MM11 | EleventhMonth | Tax is related to the eleventh month of the period. |
| MM12 | TwelfthMonth | Tax is related to the twelfth month of the period. |

| CodeName | Name | Definition |
|---|---|---|
| QTR1 | FirstQuarter | Tax is related to the first quarter of the period. |
| QTR2 | SecondQuarter | Tax is related to the second quarter of the period. |
| QTR3 | ThirdQuarter | Tax is related to the third quarter of the period. |
| QTR4 | FourthQuarter | Tax is related to the forth quarter of the period. |
| HLF1 | FirstHalf | Tax is related to the first half of the period. |
| HLF2 | SecondHalf | Tax is related to the second half of the period. |

### 10.1.24.5.3 FromToDate <FrToDt>

*Presence:* [0..1]

*Definition:* Range of time between a start date and an end date for which the tax report is provided.

**FromToDate <FrToDt>** contains the following elements (see "DatePeriod2" on page 114 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | FromDate <FrDt> | [1..1] | Date | | 114 |
| | ToDate <ToDt> | [1..1] | Date | | 114 |

## 10.1.24.6  TaxParty2

*Definition:* Details about the entity involved in the tax paid or to be paid.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|---|---|---|---|---|---|
| | TaxIdentification <TaxId> | [0..1] | Text | | 397 |
| | RegistrationIdentification <RegnId> | [0..1] | Text | | 397 |
| | TaxType <TaxTp> | [0..1] | Text | | 398 |
| | Authorisation <Authstn> | [0..1] | | | 398 |
| | Title <Titl> | [0..1] | Text | | 398 |
| | Name <Nm> | [0..1] | Text | | 398 |

### 10.1.24.6.1 TaxIdentification <TaxId>

*Presence:* [0..1]

*Definition:* Tax identification number of the debtor.

*Datatype:* "Max35Text" on page 422

### 10.1.24.6.2 RegistrationIdentification <RegnId>

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.

*Datatype:* "Max35Text" on page 422

### 10.1.24.6.3  TaxType <TaxTp>

*Presence:* [0..1]

*Definition:* Type of tax payer.

*Datatype:* "Max35Text" on page 422

### 10.1.24.6.4  Authorisation <Authstn>

*Presence:* [0..1]

*Definition:* Details of the authorised tax paying party.

**Authorisation <Authstn>** contains the following **TaxAuthorisation1** elements

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
|    | Title *<Titl>*           | [0..1] | Text |            | 398  |
|    | Name *<Nm>*              | [0..1] | Text |            | 398  |

### 10.1.24.6.4.1  Title <Titl>

*Presence:* [0..1]

*Definition:* Title or position of debtor or the debtor's authorised representative.

*Datatype:* "Max35Text" on page 422

### 10.1.24.6.4.2  Name <Nm>

*Presence:* [0..1]

*Definition:* Name of the debtor or the debtor's authorised representative.

*Datatype:* "Max140Text" on page 420

## 10.1.24.7  TaxParty1

*Definition:* Details about the entity involved in the tax paid or to be paid.

| Or | MessageElement*<XML Tag>* | Mult. | Type | Constr. No. | Page |
|----|--------------------------|-------|------|-------------|------|
|    | TaxIdentification *<TaxId>* | [0..1] | Text |            | 398  |
|    | RegistrationIdentification *<RegnId>* | [0..1] | Text |            | 399  |
|    | TaxType *<TaxTp>*        | [0..1] | Text |            | 399  |

### 10.1.24.7.1  TaxIdentification <TaxId>

*Presence:* [0..1]

*Definition:* Tax identification number of the creditor.

*Datatype:* "Max35Text" on page 422

### 10.1.24.7.2 RegistrationIdentification <RegnId>

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.

*Datatype:* "Max35Text" on page 422

### 10.1.24.7.3 TaxType <TaxTp>

*Presence:* [0..1]

*Definition:* Type of tax payer.

*Datatype:* "Max35Text" on page 422

# 10.2 Message Datatypes

## 10.2.1 Amount

### 10.2.1.1 ActiveCurrencyAndAmount

*Definition:* A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

*Type:* Amount

This data type contains the following XML attribute:

| Name | Attribute XML Name | Datatype |
|------|-------------------|----------|
| Currency | Ccy | "ActiveCurrencyCode" on page 400 |

**Format**

| | |
|---|---|
| minInclusive | 0 |
| totalDigits | 18 |
| fractionDigits | 5 |

**Constraints**

- **ActiveCurrency**

   The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

   The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

   Note: The decimal separator is a dot.

### 10.2.1.2 ActiveOrHistoricCurrencyAndAmount

*Definition:* A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

*Type:* Amount

This data type contains the following XML attribute:

| Name | Attribute XML Name | Datatype |
|---|---|---|
| Currency | Ccy | "ActiveOrHistoricCurrencyCode" on page 401 |

**Format**

| | |
|---|---|
| minInclusive | 0 |
| totalDigits | 18 |
| fractionDigits | 5 |

**Constraints**

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

# 10.2.2      Binary

## 10.2.2.1  Max10KBinary

*Definition:* Binary data of 10K maximum.

*Type:* Binary

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 10240 |

# 10.2.3      CodeSet

## 10.2.3.1  ActiveCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

**Format**

| | |
|---|---|
| pattern | [A-Z]{3,3} |

**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

## 10.2.3.2 ActiveOrHistoricCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

**Format**

| pattern | [A-Z]{3,3} |
|---|---|

**Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

## 10.2.3.3 AddressType2Code

*Definition:* Specifies the type of address.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| ADDR | Postal | Address is the complete postal address. |
| PBOX | POBox | Address is a postal office (PO) box. |
| HOME | Residential | Address is the home address. |
| BIZZ | Business | Address is the business address. |
| MLTO | MailTo | Address is the address to which mail is sent. |
| DLVY | DeliveryTo | Address is the address to which delivery is to take place. |

## 10.2.3.4 Authorisation1Code

*Definition:* Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| AUTH | PreAuthorisedFile | Indicates a file has been pre authorised or approved within the originating |

| CodeName | Name | Definition |
|---|---|---|
| | | 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. |

### 10.2.3.5  ChargeBearerType1Code

*Definition:* Specifies which party(ies) will pay charges due for processing of the instruction.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| DEBT | BorneByDebtor | All transaction charges are to be borne by the debtor. |
| CRED | BorneByCreditor | All transaction charges are to be borne by the creditor. |
| SHAR | Shared | In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor. |
| SLEV | FollowingServiceLevel | Charges are to be applied following the rules agreed in the service level and/or scheme. |

### 10.2.3.6  ClearingChannel2Code

*Definition:* Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| RTGS | RealTimeGrossSettlementSystem | Clearing channel is a real-time gross settlement system. |
| RTNS | RealTimeNetSettlementSystem | Clearing channel is a real-time net settlement system. |
| MPNS | MassPaymentNetSystem | Clearing channel is a mass payment net settlement system. |

| CodeName | Name | Definition |
|---|---|---|
| BOOK | BookTransfer | Payment through internal book transfer. |

### 10.2.3.7  CountryCode

*Definition:* Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

*Type:* CodeSet

**Format**

| pattern | [A-Z]{2,2} |
|---|---|

**Constraints**

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### 10.2.3.8  CreditDebitCode

*Definition:* Specifies if an operation is an increase or a decrease.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| CRDT | Credit | Operation is an increase. |
| DBIT | Debit | Operation is a decrease. |

### 10.2.3.9  DocumentType3Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| RADM | RemittanceAdviceMessage | Document is a remittance advice sent separately from the current transaction. |
| RPIN | RelatedPaymentInstruction | Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario. |
| FXDR | ForeignExchangeDealReference | Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers. |
| DISP | DispatchAdvice | Document is a dispatch advice. |
| PUOR | PurchaseOrder | Document is a purchase order. |
| SCOR | StructuredCommunicationReference | Document is a structured communication reference provided by the creditor to identify the referred transaction. |

### 10.2.3.10  DocumentType6Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| MSIN | MeteredServiceInvoice | Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter. |
| CNFA | CreditNoteRelatedToFinancialAdjustment | Document is a credit note for the final amount settled for a commercial transaction. |
| DNFA | DebitNoteRelatedToFinancialAdjustment | Document is a debit note for the final amount settled for a commercial transaction. |
| CINV | CommercialInvoice | Document is an invoice. |
| CREN | CreditNote | Document is a credit note. |
| DEBN | DebitNote | Document is a debit note. |
| HIRI | HireInvoice | Document is an invoice for the hiring of human resources or renting goods or equipment. |
| SBIN | SelfBilledInvoice | Document is an invoice issued by the debtor. |
| CMCN | CommercialContract | Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services. |
| SOAC | StatementOfAccount | Document is a statement of the transactions posted to the debtor's account at the supplier. |
| DISP | DispatchAdvice | Document is a dispatch advice. |
| BOLD | BillOfLading | Document is a shipping notice. |
| VCHR | Voucher | Document is an electronic payment document. |
| AROI | AccountReceivableOpenItem | Document is a payment that applies to a specific source document. |
| TSUT | TradeServicesUtilityTransaction | Document is a transaction identifier as assigned by the Trade Services Utility. |
| PUOR | PurchaseOrder | Document is a purchase order. |

### 10.2.3.11  ExternalAccountIdentification1Code

*Definition:* Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.12  ExternalCashAccountType1Code

*Definition:* Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.13  ExternalCashClearingSystem1Code

*Definition:* Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 3 |

### 10.2.3.14  ExternalCategoryPurpose1Code

*Definition:* Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.15  ExternalClearingSystemIdentification1Code

*Definition:* Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 5 |

### 10.2.3.16  ExternalCreditorAgentInstruction1Code

*Definition:* Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.17  ExternalDiscountAmountType1Code

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.18  ExternalDocumentLineType1Code

*Definition:* Specifies the document line type as published in an external document type code list.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.19  ExternalFinancialInstitutionIdentification1Code

*Definition:* Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.20 ExternalGarnishmentType1Code

*Definition:* Specifies the garnishment type as published in an external document type code list.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.21 ExternalLocalInstrument1Code

*Definition:* Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 35 |

### 10.2.3.22 ExternalMandateSetupReason1Code

*Definition:* Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.23 ExternalOrganisationIdentification1Code

*Definition:* Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.24  ExternalPaymentGroupStatus1Code

*Definition:* Specifies the status of a group of payment instructions, as published in an external payment group status code set.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.25  ExternalPaymentTransactionStatus1Code

*Definition:* Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.26  ExternalPersonIdentification1Code

*Definition:* Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.27  ExternalProxyAccountType1Code

*Definition:* Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.28  ExternalPurpose1Code

*Definition:* Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.29  ExternalReturnReason1Code

*Definition:* Specifies the return reason, as published in an external return reason code list.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.30  ExternalReversalReason1Code

*Definition:* Specifies the reversal reason, as published in an external reversal reason code list.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.31  ExternalServiceLevel1Code

*Definition:* Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.32 ExternalStatusReason1Code

*Definition:* Specifies the status reason, as published in an external status reason code list.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.33 ExternalTaxAmountType1Code

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

*Type:* CodeSet

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.3.34 Frequency6Code

*Definition:* Specifies the regularity of an event.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| YEAR | Annual | Event takes place every year or once a year. |
| MNTH | Monthly | Event takes place every month or once a month. |
| QURT | Quarterly | Event takes place every three months or four times a year. |
| MIAN | SemiAnnual | Event takes place every six months or two times a year. |

| CodeName | Name | Definition |
|----------|------|------------|
| WEEK | Weekly | Event takes place once a week. |
| DAIL | Daily | Event takes place every day. |
| ADHO | Adhoc | Event takes place on request or as necessary. |
| INDA | IntraDay | Event takes place several times a day. |
| FRTN | Fortnightly | Event takes place every two weeks. |

### 10.2.3.35  Instruction4Code

*Definition:* Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

*Type:* CodeSet

| CodeName | Name | Definition |
|----------|------|------------|
| PHOA | PhoneNextAgent | Please advise/contact next agent by phone. |
| TELA | TelecomNextAgent | Please advise/contact next agent by the most efficient means of telecommunication. |

### 10.2.3.36  MandateClassification1Code

*Definition:* Specifies the type of direct debit amount, such as fixed or variable.

*Type:* CodeSet

| CodeName | Name | Definition |
|----------|------|------------|
| FIXE | Fixed | Direct debit amount is fixed. |
| USGB | UsageBased | Direct debit amount is based on usage. |
| VARI | Variable | Direct debit amount is variable. |

### 10.2.3.37  NamePrefix2Code

*Definition:* Specifies the terms used to formally address a person.

*Type:* CodeSet

| CodeName | Name | Definition |
|----------|------|------------|
| DOCT | Doctor | Title of the person is Doctor or Dr. |
| MADM | Madam | Title of the person is Madam. |
| MISS | Miss | Title of the person is Miss. |
| MIST | Mister | Title of the person is Mister or Mr. |
| MIKS | GenderNeutral | Title of the person is gender neutral (Mx). |

### 10.2.3.38  PaymentMethod4Code

*Definition:* Specifies the transfer method that will be used to transfer an amount of money.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| CHK | Cheque | Written order to a bank to pay a certain amount of money from one person to another person. |
| TRF | CreditTransfer | Transfer of an amount of money in the books of the account servicer. |
| DD | DirectDebit | Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary. |
| TRA | TransferAdvice | Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner. |

### 10.2.3.39  PreferredContactMethod1Code

*Definition:* Preferred method used to reach the individual contact within an organisation.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| LETT | Letter | Preferred method used to reach the contact is per letter. |
| MAIL | Email | Preferred method used to reach the contact is per email. |
| PHON | Phone | Preferred method used to reach the contact is per phone. |
| FAXX | Fax | Preferred method used to reach the contact is per fax. |
| CELL | MobileOrCellPhone | Preferred method used to reach the contact is per mobile or cell phone. |

### 10.2.3.40  Priority2Code

*Definition:* Specifies the priority level of an event.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| HIGH | High | Priority level is high. |
| NORM | Normal | Priority level is normal. |

### 10.2.3.41  Priority3Code

*Definition:* Specifies the priority level of an event.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| URGT | Urgent | Priority level is urgent (highest priority possible). |

| CodeName | Name | Definition |
|----------|------|------------|
| HIGH | High | Priority level is high. |
| NORM | Normal | Priority level is normal. |

### 10.2.3.42  RegulatoryReportingType1Code

*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Type:* CodeSet

| CodeName | Name | Definition |
|----------|------|------------|
| CRED | Credit | Regulatory information applies to the credit side. |
| DEBT | Debit | Regulatory information applies to the debit side. |
| BOTH | Both | Regulatory information applies to both credit and debit sides. |

### 10.2.3.43  RemittanceLocationMethod2Code

*Definition:* Specifies the method used to deliver the remittance advice information.

*Type:* CodeSet

| CodeName | Name | Definition |
|----------|------|------------|
| FAXI | Fax | Remittance advice information must be faxed. |
| EDIC | ElectronicDataInterchange | Remittance advice information must be sent through Electronic Data Interchange (EDI). |
| URID | UniformResourceIdentifier | Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes. |
| EMAL | EMail | Remittance advice information must be sent through e-mail. |
| POST | Post | Remittance advice information must be sent through postal services. |
| SMSM | SMS | Remittance advice information must be sent through by phone as a short message service (SMS). |

### 10.2.3.44  SequenceType3Code

*Definition:* Specifies the type of the current transaction that belongs to a sequence of transactions.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| FRST | First | First collection of a series of direct debit instructions. |
| RCUR | Recurring | Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor. |
| FNAL | Final | Final collection of a series of direct debit instructions. |
| OOFF | OneOff | Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction. |
| RPRE | Represented | Collection used to re-present previously reversed or returned direct debit transactions. |

### 10.2.3.45  SettlementMethod1Code

*Definition:* Specifies the method used to settle the credit transfer instruction.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| INDA | InstructedAgent | Settlement is done by the agent instructed to execute a payment instruction. |
| INGA | InstructingAgent | Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain. |
| COVE | CoverMethod | Settlement is done through a cover payment. |
| CLRG | ClearingSystem | Settlement is done through a payment clearing system. |

### 10.2.3.46  SettlementMethod2Code

*Definition:* Specifies the method used to settle the credit transfer instruction.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| INDA | InstructedAgent | Settlement is done by the agent instructed to execute a payment instruction. |
| INGA | InstructingAgent | Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain. |
| CLRG | ClearingSystem | Settlement is done through a payment clearing system. |

### 10.2.3.47  TaxRecordPeriod1Code

*Definition:* Specifies the period related to the tax payment.

*Type:* CodeSet

| CodeName | Name | Definition |
|---|---|---|
| MM01 | FirstMonth | Tax is related to the second month of the period. |
| MM02 | SecondMonth | Tax is related to the first month of the period. |
| MM03 | ThirdMonth | Tax is related to the third month of the period. |
| MM04 | FourthMonth | Tax is related to the fourth month of the period. |
| MM05 | FifthMonth | Tax is related to the fifth month of the period. |
| MM06 | SixthMonth | Tax is related to the sixth month of the period. |
| MM07 | SeventhMonth | Tax is related to the seventh month of the period. |
| MM08 | EighthMonth | Tax is related to the eighth month of the period. |
| MM09 | NinthMonth | Tax is related to the ninth month of the period. |
| MM10 | TenthMonth | Tax is related to the tenth month of the period. |
| MM11 | EleventhMonth | Tax is related to the eleventh month of the period. |
| MM12 | TwelfthMonth | Tax is related to the twelfth month of the period. |
| QTR1 | FirstQuarter | Tax is related to the first quarter of the period. |
| QTR2 | SecondQuarter | Tax is related to the second quarter of the period. |
| QTR3 | ThirdQuarter | Tax is related to the third quarter of the period. |
| QTR4 | FourthQuarter | Tax is related to the forth quarter of the period. |
| HLF1 | FirstHalf | Tax is related to the first half of the period. |
| HLF2 | SecondHalf | Tax is related to the second half of the period. |

# 10.2.4     Date

## 10.2.4.1 ISODate

*Definition:* A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

*Type:* Date

# 10.2.5 DateTime

## 10.2.5.1 ISODateTime

*Definition:* A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

*Type:* DateTime

# 10.2.6 IdentifierSet

## 10.2.6.1 AnyBICDec2014Identifier

*Definition:* Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

*Type:* IdentifierSet

*Identification scheme:* SWIFT; AnyBICIdentifier

**Format**

pattern                              [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

**Constraints**

- **AnyBIC**

  Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

## 10.2.6.2 BICFIDec2014Identifier

*Definition:* Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

*Type:* IdentifierSet

*Identification scheme:* SWIFT; BICIdentifier

**Format**

pattern                                   [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

**Constraints**

• **BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

## 10.2.6.3 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)".

*Type:* IdentifierSet

*Identification scheme:* National Banking Association; International Bank Account Number (ISO 13616)

**Format**

pattern                                   [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

**Constraints**

• **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

## 10.2.6.4 LEIIdentifier

*Definition:* Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

*Type:* IdentifierSet

*Identification scheme:* Global LEI System; LEIIdentifier

**Format**

pattern                                   [A-Z0-9]{18,18}[0-9]{2,2}

## 10.2.6.5 UUIDv4Identifier

*Definition:* Universally Unique IDentifier (UUID) version 4, as described in IETC RFC 4122 "Universally Unique IDentifier (UUID) URN Namespace".

*Type:* IdentifierSet

*Identification scheme:* RFC4122; UUIDv4

**Format**

pattern                                   [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

## 10.2.7        Indicator

### 10.2.7.1 BatchBookingIndicator

*Definition:* Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

*Type:* Indicator

*Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

*Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

### 10.2.7.2 TrueFalseIndicator

*Definition:* A flag indicating a True or False value.

*Type:* Indicator

*Meaning When True:* True

*Meaning When False:* False

## 10.2.8        Quantity

### 10.2.8.1 DecimalNumber

*Definition:* Number of objects represented as a decimal number, for example 0.75 or 45.6.

*Type:* Quantity

**Format**

| | |
|---|---|
| totalDigits | 18 |
| fractionDigits | 17 |

### 10.2.8.2 Number

*Definition:* Number of objects represented as an integer.

*Type:* Quantity

**Format**

| | |
|---|---|
| totalDigits | 18 |
| fractionDigits | 0 |

## 10.2.9        Rate

### 10.2.9.1 BaseOneRate

*Definition:* Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

*Type:* Rate

**Format**

| | |
|---|---|
| totalDigits | 11 |
| fractionDigits | 10 |
| baseValue | 1.0 |

### 10.2.9.2 PercentageRate

*Definition:* Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

*Type:* Rate

**Format**

| | |
|---|---|
| totalDigits | 11 |
| fractionDigits | 10 |
| baseValue | 100.0 |

## 10.2.10    Text

### 10.2.10.1 Exact2NumericText

*Definition:* Specifies a numeric string with an exact length of 2 digits.

*Type:* Text

**Format**

| | |
|---|---|
| pattern | [0-9]{2} |

### 10.2.10.2 Exact4AlphaNumericText

*Definition:* Specifies an alphanumeric string with a length of 4 characters.

*Type:* Text

**Format**

| | |
|---|---|
| pattern | [a-zA-Z0-9]{4} |

### 10.2.10.3 Max1025Text

*Definition:* Specifies a character string with a maximum length of 1025 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 1025 |

### 10.2.10.4  Max105Text

*Definition:* Specifies a character string with a maximum length of 105 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 105 |

### 10.2.10.5  Max10Text

*Definition:* Specifies a character string with a maximum length of 10 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 10 |

### 10.2.10.6  Max128Text

*Definition:* Specifies a character string with a maximum length of 128 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 128 |

### 10.2.10.7  Max140Text

*Definition:* Specifies a character string with a maximum length of 140 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 140 |

### 10.2.10.8  Max15NumericText

*Definition:* Specifies a numeric string with a maximum length of 15 digits.

*Type:* Text

**Format**

| | |
|---|---|
| pattern | [0-9]{1,15} |

### 10.2.10.9 Max16Text

*Definition:* Specifies a character string with a maximum length of 16 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 16 |

### 10.2.10.10 Max2048Text

*Definition:* Specifies a character string with a maximum length of 2048 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 2048 |

### 10.2.10.11 Max210Text

*Definition:* Specifies a character string with a maximum length of 210 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 210 |

### 10.2.10.12 Max34Text

*Definition:* Specifies a character string with a maximum length of 34 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 34 |

### 10.2.10.13 Max350Text

*Definition:* Specifies a character string with a maximum length of 350 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 350 |

### 10.2.10.14  Max35Text

*Definition:* Specifies a character string with a maximum length of 35 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 35 |

### 10.2.10.15  Max4Text

*Definition:* Specifies a character string with a maximum length of 4 characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 4 |

### 10.2.10.16  Max70Text

*Definition:* Specifies a character string with a maximum length of 70characters.

*Type:* Text

**Format**

| | |
|---|---|
| minLength | 1 |
| maxLength | 70 |

### 10.2.10.17  PhoneNumber

*Definition:* The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

*Type:* Text

**Format**

| | |
|---|---|
| pattern | \+[0-9]{1,3}-[0-9()+\-]{1,30} |

## 10.2.11     Time

### 10.2.11.1  ISOTime

*Definition:* A particular point in the progression of time in a calendar day expressed in either UTC time format (hh:mm:ss.sssZ), local time with UTC offset format (hh:mm:ss.sss+/-hh:mm), or local time format (hh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

*Type:* Time