ISO 20022

Bank Services Billing - Maintenance 2018 - 2019

Message Definition Report - Part 2

Approved by the Payments SEG on 21 January 2019

This document provides details of the Message Definitions for Bank Services Billing - Maintenance 2018 - 2019.

February 2019

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1 Message Set Overview

Introduction

This document describes the Bank Services Billing message set. It includes the new versions of the MessageDefinitions that have been impacted by the maintenance cycle 2018/2019 (MCR #137) and approved by the Payments Standards Evaluation Group as ISO 20022 MessageDefinitions.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
camt.086.001.03 BankServicesBillingStatementV03	The BankServicesBillingStatement message is used to send from a Financial Institution (FI) to its wholesale customers (corporations, governments, institutions, etc.), information describing the FI's billing of services rendered in the form of an electronic statement in a standardised format. The BankServicesBillingStatement is a periodic (usually end of month) recounting of all service chargeable events that occurred during a reporting cycle, typically a calendar month, along with detailed tax and currency translation information. Account balance information, although strongly recommended, is not required.

2   camt.086.001.03 BankServicesBillingStatementV03

2.1   MessageDefinition Functionality

Scope

The BankServicesBillingStatement message is used to send from a Financial Institution (FI) to its wholesale customers (corporations, governments, institutions, etc.), information describing the FI's billing of services rendered in the form of an electronic statement in a standardised format. The BankServicesBillingStatement is a periodic (usually end of month) recounting of all service chargeable events that occurred during a reporting cycle, typically a calendar month, along with detailed tax and currency translation information. Account balance information, although strongly recommended, is not required.

Usage

The BankServicesBillingStatement message is designed to provide details related to invoices (or an advice of debit) which a financial institution may supply to its customers. The BankServicesBillingStatement is not expressly designed to be an invoice, nor to replace invoices currently in use. The message may be used as an invoice by agreement between the sender and the receiver. No regulatory or legislative requirements were considered when creating this message standard. Users of the BankServicesBillingStatement message are cautioned to be aware of any regulatory or legal requirement for invoices before replacing existing invoices.

The BankServicesBillingStatement message can supply the detail supporting separate invoices or debits but it is not the invoice or advice of debit of record. The BankServicesBillingStatement message must accurately reflect all the charge and tax related events that occurred during the calendar month and how the FI and taxing authorities were compensated for these events. The BankServicesBillingStatement does not ask the financial institution to revise its established pricing and billing procedures.

How, when and what the customer is actually charged for remains in place. The BankServicesBillingStatement message asks the financial institution to aggregate and report what actually happened during the calendar month.

The BankServicesBillingStatement message is intended for use with the ISO 20022 Business Application Header.

Outline

The BankServicesBillingStatementV03 MessageDefinition is composed of 2 MessageBuildingBlocks:

A. ReportHeader

Provides header details on the billing statement report.

B. BillingStatementGroup

Group of bank services billing statements with the same sender and receiver characteristics.

2.2   Structure

Or	MessageElement/BuildingBlock *<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <BkSvcsBllgStmt>	[1..1]			
	ReportHeader *<RptHdr>*	[1..1]		C9	12
	ReportIdentification *<RptId>*	[1..1]	Text		12
	MessagePagination *<MsgPgntn>*	[0..1]	±		12
	BillingStatementGroup *<BllgStmtGrp>*	[1..*]			13
	GroupIdentification *<GrpId>*	[1..1]	Text		20
	Sender *<Sndr>*	[1..1]	±		20
	SenderIndividualContact *<SndrIndvCtct>*	[0..2]	±		20
	Receiver *<Rcvr>*	[1..1]	±		21
	ReceiverIndividualContact *<RcvrIndvCtct>*	[0..2]	±		21
	BillingStatement *<BllgStmt>*	[1..*]			22
	StatementIdentification *<StmtId>*	[1..1]	Text		29
	FromToDate *<FrToDt>*	[1..1]			29
	FromDate *<FrDt>*	[0..1]	Date		29
	ToDate *<ToDt>*	[1..1]	Date		29
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		29
	Status *<Sts>*	[1..1]	CodeSet		29
	AccountCharacteristics *<AcctChrtcs>*	[1..1]			29
	AccountLevel *<AcctLvl>*	[1..1]	CodeSet		30
	CashAccount *<CshAcct>*	[1..1]	±		31
	AccountServicer *<AcctSvcr>*	[0..1]	±		31
	ParentAccount *<PrntAcct>*	[0..1]			31
	Level *<Lvl>*	[0..1]	CodeSet		31
	Identification *<Id>*	[1..1]	±		32
	Servicer *<Svcr>*	[0..1]	±		32
	CompensationMethod *<CompstnMtd>*	[1..1]	CodeSet		32
	DebitAccount *<DbtAcct>*	[0..1]	±		33
	DelayedDebitDate *<DelydDbtDt>*	[0..1]	Date		33
	SettlementAdvice *<SttlmAdvc>*	[0..1]	Text		33
	AccountBalanceCurrencyCode *<AcctBalCcyCd>*	[1..1]	CodeSet	C1	33

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementCurrencyCode <*SttlmCcyCd*>	[0..1]	CodeSet	C1	33
	HostCurrencyCode <*HstCcyCd*>	[0..1]	CodeSet	C1	34
	Tax <*Tax*>	[0..1]			34
	CalculationMethod <*ClctnMtd*>	[1..1]	CodeSet		34
	Region <*Rgn*>	[0..1]	Text		35
	NonResidenceCountry <*NonResCtry*>	[0..1]			35
{Or	**Country** <*Ctry*>	[1..1]	CodeSet	C4	35
Or}	**Area** <*Area*>	[1..1]	Text		35
	AccountServicerContact <*AcctSvcrCtct*>	[1..1]	±		36
	RateData <*RateData*>	[0..*]			36
	Identification <*Id*>	[1..1]			37
{Or	**Code** <*Cd*>	[1..1]	CodeSet		37
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		37
	Value <*Val*>	[1..1]	Rate		37
	DaysInPeriod <*DaysInPrd*>	[0..1]	Quantity		37
	DaysInYear <*DaysInYr*>	[0..1]	Quantity		38
	CurrencyExchange <*CcyXchg*>	[0..*]			38
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	C1	38
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	C1	38
	ExchangeRate <*XchgRate*>	[1..1]	Rate		39
	Description <*Desc*>	[0..1]	Text		39
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	39
	Comments <*Cmnts*>	[0..1]	Text		39
	QuotationDate <*QtnDt*>	[0..1]	DateTime		39
	Balance <*Bal*>	[0..*]			39
	Type <*Tp*>	[1..1]			40
{Or	**Code** <*Cd*>	[1..1]	CodeSet		40
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		40
	Value <*Val*>	[1..1]	±		40
	CurrencyType <*CcyTp*>	[0..1]	CodeSet		40
	Compensation <*Compstn*>	[0..*]			41

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			41
{Or	**Code** <Cd>	[1..1]	CodeSet		41
Or}	**Proprietary** <Prtry>	[1..1]	Text		41
	Value <Val>	[1..1]	±		42
	CurrencyType <CcyTp>	[0..1]	CodeSet		42
	Service <Svc>	[0..*]			42
	ServiceDetail <SvcDtl>	[1..1]			45
	BankService <BkSvc>	[1..1]			45
	Identification <Id>	[1..1]	Text		46
	SubService <SubSvc>	[0..1]			46
	Issuer <Issr>	[1..1]			46
{Or	**Code** <Cd>	[1..1]	CodeSet		47
Or}	**Proprietary** <Prtry>	[1..1]	Text		47
	Identification <Id>	[1..1]	Text		47
	Description <Desc>	[1..1]	Text		47
	CommonCode <CmonCd>	[0..1]			48
	Issuer <Issr>	[1..1]	Text		48
	Identification <Id>	[1..1]	Text		48
	BankTransactionCode <BkTxCd>	[0..1]	±	C6, C7	48
	ServiceType <SvcTp>	[0..1]	Text		49
	Volume <Vol>	[0..1]	Quantity		49
	Price <Pric>	[0..1]			49
	Currency <Ccy>	[0..1]	CodeSet	C1	49
	UnitPrice <UnitPric>	[0..1]	±		49
	Method <Mtd>	[0..1]	CodeSet		50
	Rule <Rule>	[0..1]	Text		51
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		52
	OriginalChargePrice <OrgnlChrgPric>	[1..1]	±		52
	OriginalChargeSettlementAmount <OrgnlChrgSttlmAmt>	[0..1]	±		52
	BalanceRequiredAccountAmount <BalReqrdAcctAmt>	[0..1]	±		53
	TaxDesignation <TaxDsgnt>	[1..1]		C10	53

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Code <*Cd*>	[1..1]	CodeSet		53
	Region <*Rgn*>	[0..1]	Text		54
	TaxReason <*TaxRsn*>	[0..*]			54
	Code <*Cd*>	[1..1]	Text		54
	Explanation <*Expltn*>	[1..1]	Text		54
	TaxCalculation <*TaxClctn*>	[0..1]			54
{Or	**MethodA** <*MtdA*>	[1..1]			56
	ServiceChargeHostAmount <*SvcChrgHstAmt*>	[1..1]	±		56
	ServiceTax <*SvcTax*>	[1..1]			56
	HostAmount <*HstAmt*>	[1..1]	±		57
	PricingAmount <*PricgAmt*>	[0..1]	±		57
	TotalCharge <*TtlChrg*>	[1..1]			57
	HostAmount <*HstAmt*>	[1..1]	±		58
	SettlementAmount <*SttlmAmt*>	[0..1]	±		58
	PricingAmount <*PricgAmt*>	[0..1]	±		58
	TaxIdentification <*TaxId*>	[1..3]			58
	Number <*Nb*>	[1..1]	Text		59
	Description <*Desc*>	[0..1]	Text		59
	Rate <*Rate*>	[1..1]	Quantity		59
	HostAmount <*HstAmt*>	[1..1]	±		59
	PricingAmount <*PricgAmt*>	[0..1]	±		59
Or	**MethodB** <*MtdB*>	[1..1]			60
	ServiceChargeHostAmount <*SvcChrgHstAmt*>	[1..1]	±		60
	ServiceTax <*SvcTax*>	[1..1]			60
	HostAmount <*HstAmt*>	[1..1]	±		61
	PricingAmount <*PricgAmt*>	[0..1]	±		61
	TaxIdentification <*TaxId*>	[1..3]			61
	Number <*Nb*>	[1..1]	Text		62
	Description <*Desc*>	[0..1]	Text		62
	Rate <*Rate*>	[1..1]	Quantity		62
	HostAmount <*HstAmt*>	[1..1]	±		62

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PricingAmount <*PricgAmt*>	[0..1]	±		62
Or}	**MethodD** <*MtdD*>	[1..1]			63
	ServiceTaxPriceAmount <*SvcTaxPricAmt*>	[1..1]	±		63
	TaxIdentification <*TaxId*>	[1..3]			63
	Number <*Nb*>	[1..1]	Text		64
	Description <*Desc*>	[0..1]	Text		64
	Rate <*Rate*>	[1..1]	Quantity		64
	PricingAmount <*PricgAmt*>	[1..1]	±		64
	TaxRegion <*TaxRgn*>	[0..*]			64
	RegionNumber <*RgnNb*>	[1..1]	Text		66
	RegionName <*RgnNm*>	[1..1]	Text		66
	CustomerTaxIdentification <*CstmrTaxId*>	[1..1]	Text		66
	PointDate <*PtDt*>	[0..1]	Date		66
	SendingFinancialInstitution <*SndgFI*>	[0..1]			66
	VATRegistrationNumber <*VATRegnNb*>	[0..1]	Text		67
	TaxRegistrationNumber <*TaxRegnNb*>	[0..1]	Text		67
	TaxContact <*TaxCtct*>	[0..1]	±		67
	InvoiceNumber <*InvcNb*>	[0..1]	Text		68
	MethodC <*MtdC*>	[0..1]			68
	ServiceDetail <*SvcDtl*>	[1..*]			69
	BankService <*BkSvc*>	[1..1]			70
	Identification <*Id*>	[1..1]	Text		70
	SubService <*SubSvc*>	[0..1]			71
	Issuer <*Issr*>	[1..1]			71
{Or	**Code** <*Cd*>	[1..1]	CodeSet		71
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		72
	Identification <*Id*>	[1..1]	Text		72
	Description <*Desc*>	[1..1]	Text		72
	Volume <*Vol*>	[0..1]	Quantity		72
	UnitPrice <*UnitPric*>	[0..1]	±		72
	ServiceChargeAmount <*SvcChrgAmt*>	[1..1]	±		72

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxCalculation <TaxClctn>	[1..1]			73
	HostCurrency <HstCcy>	[1..1]	CodeSet	C1	73
	TaxableServiceChargeConversion <TaxblSvcChrgConvs>	[1..*]			74
	SourceAmount <SrcAmt>	[1..1]	±		74
	HostAmount <HstAmt>	[1..1]	±		74
	TotalTaxableServiceChargeHostAmount <TtlTaxblSvcChrgHstAmt>	[1..1]	±		75
	TaxIdentification <TaxId>	[1..3]			75
	Number <Nb>	[1..1]	Text		75
	Description <Desc>	[0..1]	Text		75
	Rate <Rate>	[1..1]	Quantity		76
	TotalTaxAmount <TtlTaxAmt>	[1..1]	±		76
	TotalTax <TtlTax>	[1..1]	±		76
	SettlementAmount <SttlmAmt>	[1..1]	±		76
	TaxDueToRegion <TaxDueToRgn>	[1..1]	±		77
	BalanceAdjustment <BalAdjstmnt>	[0..*]			77
	Type <Tp>	[1..1]	CodeSet		77
	Description <Desc>	[1..1]	Text		78
	BalanceAmount <BalAmt>	[1..1]	±		78
	AverageAmount <AvrgAmt>	[0..1]	±		78
	ErrorDate <ErrDt>	[0..1]	Date		78
	PostingDate <PstngDt>	[1..1]	Date		78
	Days <Days>	[0..1]	Quantity		79
	EarningsAdjustmentAmount <EarngsAdjstmntAmt>	[0..1]	±		79
	ServiceAdjustment <SvcAdjstmnt>	[0..*]			79
	Type <Tp>	[1..1]	CodeSet		80
	Description <Desc>	[1..1]	Text		81
	Amount <Amt>	[1..1]	±		81
	BalanceRequiredAmount <BalReqrdAmt>	[0..1]	±		81
	ErrorDate <ErrDt>	[0..1]	Date		81
	AdjustmentIdentification <AdjstmntId>	[0..1]	Text		81
	SubService <SubSvc>	[0..1]			81

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Issuer <*Issr*>	[1..1]			82
{Or	**Code** <*Cd*>	[1..1]	CodeSet		82
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		82
	Identification <*Id*>	[1..1]	Text		83
	PriceChange <*PricChng*>	[0..1]	±		83
	OriginalPrice <*OrgnlPric*>	[0..1]	±		83
	NewPrice <*NewPric*>	[0..1]	±		83
	VolumeChange <*VolChng*>	[0..1]	Quantity		83
	OriginalVolume <*OrgnlVol*>	[0..1]	Quantity		84
	NewVolume <*NewVol*>	[0..1]	Quantity		84
	OriginalChargeAmount <*OrgnlChrgAmt*>	[0..1]	±		84
	NewChargeAmount <*NewChrgAmt*>	[0..1]	±		84

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   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.

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   CurrencyAmount

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

Note: The decimal separator is a dot.

C6   DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

C7 FamilyAndSubFamilyRule

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

C8 IBAN

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

C9 MessagePaginationRule

If MessagePagination is present, then ReportIdentification must be identical for all pages.

C10 RegionPresenceRule

If Region is present, then Code must be equal to ZeroRate or Taxable.

2.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1   ReportHeader <RptHdr>

Presence: [1..1]

Definition: Provides header details on the billing statement report.

Impacted by: C9 "MessagePaginationRule"

ReportHeader <RptHdr> contains the following **ReportHeader6** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ReportIdentification *<RptId>*	[1..1]	Text		12
	MessagePagination *<MsgPgntn>*	[0..1]	±		12

Constraints

- **MessagePaginationRule**

  If MessagePagination is present, then ReportIdentification must be identical for all pages.

2.4.1.1 ReportIdentification <RptId>

Presence: [1..1]

Definition: Identification of a report billing statement.

Datatype: "Max35Text" on page 131

2.4.1.2 MessagePagination <MsgPgntn>

Presence: [0..1]

Definition: Provides details on the page number of the message.

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

MessagePagination <MsgPgntn> contains the following elements (see <u>"Pagination1" on page 101</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PageNumber *<PgNb>*	[1..1]	Text		101
	LastPageIndicator *<LastPgInd>*	[1..1]	Indicator		102

2.4.2   BillingStatementGroup <BllgStmtGrp>

Presence: [1..*]

Definition: Group of bank services billing statements with the same sender and receiver characteristics.

BillingStatementGroup <BllgStmtGrp> contains the following **StatementGroup3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	GroupIdentification <*GrpId*>	[1..1]	Text		20
	Sender <*Sndr*>	[1..1]	±		20
	SenderIndividualContact <*SndrIndvCtct*>	[0..2]	±		20
	Receiver <*Rcvr*>	[1..1]	±		21
	ReceiverIndividualContact <*RcvrIndvCtct*>	[0..2]	±		21
	BillingStatement <*BllgStmt*>	[1..*]			22
	StatementIdentification <*StmtId*>	[1..1]	Text		29
	FromToDate <*FrToDt*>	[1..1]			29
	FromDate <*FrDt*>	[0..1]	Date		29
	ToDate <*ToDt*>	[1..1]	Date		29
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		29
	Status <*Sts*>	[1..1]	CodeSet		29
	AccountCharacteristics <*AcctChrtcs*>	[1..1]			29
	AccountLevel <*AcctLvl*>	[1..1]	CodeSet		30
	CashAccount <*CshAcct*>	[1..1]	±		31
	AccountServicer <*AcctSvcr*>	[0..1]	±		31
	ParentAccount <*PrntAcct*>	[0..1]			31
	Level <*Lvl*>	[0..1]	CodeSet		31
	Identification <*Id*>	[1..1]	±		32
	Servicer <*Svcr*>	[0..1]	±		32
	CompensationMethod <*CompstnMtd*>	[1..1]	CodeSet		32
	DebitAccount <*DbtAcct*>	[0..1]	±		33
	DelayedDebitDate <*DelydDbtDt*>	[0..1]	Date		33
	SettlementAdvice <*SttlmAdvc*>	[0..1]	Text		33
	AccountBalanceCurrencyCode <*AcctBalCcyCd*>	[1..1]	CodeSet	C1	33
	SettlementCurrencyCode <*SttlmCcyCd*>	[0..1]	CodeSet	C1	33
	HostCurrencyCode <*HstCcyCd*>	[0..1]	CodeSet	C1	34
	Tax <*Tax*>	[0..1]			34
	CalculationMethod <*ClctnMtd*>	[1..1]	CodeSet		34
	Region <*Rgn*>	[0..1]	Text		35
	NonResidenceCountry <*NonResCtry*>	[0..1]			35

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Country** <*Ctry*>	[1..1]	CodeSet	C4	35
Or}	**Area** <*Area*>	[1..1]	Text		35
	AccountServicerContact <*AcctSvcrCtct*>	[1..1]	±		36
	RateData <*RateData*>	[0..*]			36
	Identification <*Id*>	[1..1]			37
{Or	**Code** <*Cd*>	[1..1]	CodeSet		37
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		37
	Value <*Val*>	[1..1]	Rate		37
	DaysInPeriod <*DaysInPrd*>	[0..1]	Quantity		37
	DaysInYear <*DaysInYr*>	[0..1]	Quantity		38
	CurrencyExchange <*CcyXchg*>	[0..*]			38
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	C1	38
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	C1	38
	ExchangeRate <*XchgRate*>	[1..1]	Rate		39
	Description <*Desc*>	[0..1]	Text		39
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	39
	Comments <*Cmnts*>	[0..1]	Text		39
	QuotationDate <*QtnDt*>	[0..1]	DateTime		39
	Balance <*Bal*>	[0..*]			39
	Type <*Tp*>	[1..1]			40
{Or	**Code** <*Cd*>	[1..1]	CodeSet		40
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		40
	Value <*Val*>	[1..1]	±		40
	CurrencyType <*CcyTp*>	[0..1]	CodeSet		40
	Compensation <*Compstn*>	[0..*]			41
	Type <*Tp*>	[1..1]			41
{Or	**Code** <*Cd*>	[1..1]	CodeSet		41
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		41
	Value <*Val*>	[1..1]	±		42
	CurrencyType <*CcyTp*>	[0..1]	CodeSet		42
	Service <*Svc*>	[0..*]			42

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ServiceDetail *<SvcDtl>*	[1..1]			45
	BankService *<BkSvc>*	[1..1]			45
	Identification *<Id>*	[1..1]	Text		46
	SubService *<SubSvc>*	[0..1]			46
	Issuer *<Issr>*	[1..1]			46
{Or	**Code** *<Cd>*	[1..1]	CodeSet		47
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		47
	Identification *<Id>*	[1..1]	Text		47
	Description *<Desc>*	[1..1]	Text		47
	CommonCode *<CmonCd>*	[0..1]			48
	Issuer *<Issr>*	[1..1]	Text		48
	Identification *<Id>*	[1..1]	Text		48
	BankTransactionCode *<BkTxCd>*	[0..1]	±	C6, C7	48
	ServiceType *<SvcTp>*	[0..1]	Text		49
	Volume *<Vol>*	[0..1]	Quantity		49
	Price *<Pric>*	[0..1]			49
	Currency *<Ccy>*	[0..1]	CodeSet	C1	49
	UnitPrice *<UnitPric>*	[0..1]	±		49
	Method *<Mtd>*	[0..1]	CodeSet		50
	Rule *<Rule>*	[0..1]	Text		51
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		52
	OriginalChargePrice *<OrgnlChrgPric>*	[1..1]	±		52
	OriginalChargeSettlementAmount *<OrgnlChrgSttlmAmt>*	[0..1]	±		52
	BalanceRequiredAccountAmount *<BalReqrdAcctAmt>*	[0..1]	±		53
	TaxDesignation *<TaxDsgnt>*	[1..1]		C10	53
	Code *<Cd>*	[1..1]	CodeSet		53
	Region *<Rgn>*	[0..1]	Text		54
	TaxReason *<TaxRsn>*	[0..*]			54
	Code *<Cd>*	[1..1]	Text		54
	Explanation *<Expltn>*	[1..1]	Text		54
	TaxCalculation *<TaxClctn>*	[0..1]			54

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**MethodA** <*MtdA*>	[1..1]			56
	ServiceChargeHostAmount <*SvcChrgHstAmt*>	[1..1]	±		56
	ServiceTax <*SvcTax*>	[1..1]			56
	HostAmount <*HstAmt*>	[1..1]	±		57
	PricingAmount <*PricgAmt*>	[0..1]	±		57
	TotalCharge <*TtlChrg*>	[1..1]			57
	HostAmount <*HstAmt*>	[1..1]	±		58
	SettlementAmount <*SttlmAmt*>	[0..1]	±		58
	PricingAmount <*PricgAmt*>	[0..1]	±		58
	TaxIdentification <*TaxId*>	[1..3]			58
	Number <*Nb*>	[1..1]	Text		59
	Description <*Desc*>	[0..1]	Text		59
	Rate <*Rate*>	[1..1]	Quantity		59
	HostAmount <*HstAmt*>	[1..1]	±		59
	PricingAmount <*PricgAmt*>	[0..1]	±		59
Or	**MethodB** <*MtdB*>	[1..1]			60
	ServiceChargeHostAmount <*SvcChrgHstAmt*>	[1..1]	±		60
	ServiceTax <*SvcTax*>	[1..1]			60
	HostAmount <*HstAmt*>	[1..1]	±		61
	PricingAmount <*PricgAmt*>	[0..1]	±		61
	TaxIdentification <*TaxId*>	[1..3]			61
	Number <*Nb*>	[1..1]	Text		62
	Description <*Desc*>	[0..1]	Text		62
	Rate <*Rate*>	[1..1]	Quantity		62
	HostAmount <*HstAmt*>	[1..1]	±		62
	PricingAmount <*PricgAmt*>	[0..1]	±		62
Or}	**MethodD** <*MtdD*>	[1..1]			63
	ServiceTaxPriceAmount <*SvcTaxPricAmt*>	[1..1]	±		63
	TaxIdentification <*TaxId*>	[1..3]			63
	Number <*Nb*>	[1..1]	Text		64
	Description <*Desc*>	[0..1]	Text		64

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[1..1]	Quantity		64
	PricingAmount <*PricgAmt*>	[1..1]	±		64
	TaxRegion <*TaxRgn*>	[0..*]			64
	RegionNumber <*RgnNb*>	[1..1]	Text		66
	RegionName <*RgnNm*>	[1..1]	Text		66
	CustomerTaxIdentification <*CstmrTaxId*>	[1..1]	Text		66
	PointDate <*PtDt*>	[0..1]	Date		66
	SendingFinancialInstitution <*SndgFI*>	[0..1]			66
	VATRegistrationNumber <*VATRegnNb*>	[0..1]	Text		67
	TaxRegistrationNumber <*TaxRegnNb*>	[0..1]	Text		67
	TaxContact <*TaxCtct*>	[0..1]	±		67
	InvoiceNumber <*InvcNb*>	[0..1]	Text		68
	MethodC <*MtdC*>	[0..1]			68
	ServiceDetail <*SvcDtl*>	[1..*]			69
	BankService <*BkSvc*>	[1..1]			70
	Identification <*Id*>	[1..1]	Text		70
	SubService <*SubSvc*>	[0..1]			71
	Issuer <*Issr*>	[1..1]			71
{Or	**Code** <*Cd*>	[1..1]	CodeSet		71
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		72
	Identification <*Id*>	[1..1]	Text		72
	Description <*Desc*>	[1..1]	Text		72
	Volume <*Vol*>	[0..1]	Quantity		72
	UnitPrice <*UnitPric*>	[0..1]	±		72
	ServiceChargeAmount <*SvcChrgAmt*>	[1..1]	±		72
	TaxCalculation <*TaxClctn*>	[1..1]			73
	HostCurrency <*HstCcy*>	[1..1]	CodeSet	C1	73
	TaxableServiceChargeConversion <*TaxblSvcChrgConvs*>	[1..*]			74
	SourceAmount <*SrcAmt*>	[1..1]	±		74
	HostAmount <*HstAmt*>	[1..1]	±		74
	TotalTaxableServiceChargeHostAmount <*TtlTaxblSvcChrgHstAmt*>	[1..1]	±		75

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[1..3]			75
	Number <*Nb*>	[1..1]	Text		75
	Description <*Desc*>	[0..1]	Text		75
	Rate <*Rate*>	[1..1]	Quantity		76
	TotalTaxAmount <*TtlTaxAmt*>	[1..1]	±		76
	TotalTax <*TtlTax*>	[1..1]	±		76
	SettlementAmount <*SttlmAmt*>	[1..1]	±		76
	TaxDueToRegion <*TaxDueToRgn*>	[1..1]	±		77
	BalanceAdjustment <*BalAdjstmnt*>	[0..*]			77
	Type <*Tp*>	[1..1]	CodeSet		77
	Description <*Desc*>	[1..1]	Text		78
	BalanceAmount <*BalAmt*>	[1..1]	±		78
	AverageAmount <*AvrgAmt*>	[0..1]	±		78
	ErrorDate <*ErrDt*>	[0..1]	Date		78
	PostingDate <*PstngDt*>	[1..1]	Date		78
	Days <*Days*>	[0..1]	Quantity		79
	EarningsAdjustmentAmount <*EarngsAdjstmntAmt*>	[0..1]	±		79
	ServiceAdjustment <*SvcAdjstmnt*>	[0..*]			79
	Type <*Tp*>	[1..1]	CodeSet		80
	Description <*Desc*>	[1..1]	Text		81
	Amount <*Amt*>	[1..1]	±		81
	BalanceRequiredAmount <*BalReqrdAmt*>	[0..1]	±		81
	ErrorDate <*ErrDt*>	[0..1]	Date		81
	AdjustmentIdentification <*AdjstmntId*>	[0..1]	Text		81
	SubService <*SubSvc*>	[0..1]			81
	Issuer <*Issr*>	[1..1]			82
{Or	**Code** <*Cd*>	[1..1]	CodeSet		82
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		82
	Identification <*Id*>	[1..1]	Text		83
	PriceChange <*PricChng*>	[0..1]	±		83
	OriginalPrice <*OrgnlPric*>	[0..1]	±		83

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NewPrice *<NewPric>*	[0..1]	±		83
	VolumeChange *<VolChng>*	[0..1]	Quantity		83
	OriginalVolume *<OrgnlVol>*	[0..1]	Quantity		84
	NewVolume *<NewVol>*	[0..1]	Quantity		84
	OriginalChargeAmount *<OrgnlChrgAmt>*	[0..1]	±		84
	NewChargeAmount *<NewChrgAmt>*	[0..1]	±		84

2.4.2.1 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Identification of a group of customer billing statements.

Datatype: "Max35Text" on page 131

2.4.2.2 Sender <Sndr>

Presence: [1..1]

Definition: Originating financial institution sending the statement.

Sender <Sndr> contains the following elements (see "PartyIdentification138" on page 104 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		104
	LegalName *<LglNm>*	[0..1]	Text		104
	PostalAddress *<PstlAdr>*	[0..1]	±		104
	Identification *<Id>*	[1..1]			105
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		105
Or}	FinancialInstitutionIdentification *<FIId>*	[1..1]	±		106
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C4	106
	ContactDetails *<CtctDtls>*	[0..1]	±		106

2.4.2.3 SenderIndividualContact <SndrIndvCtct>

Presence: [0..2]

Definition: Specifies the individual to contact in case of technical problems at the sender's location.

SenderIndividualContact <SndrIndvCtct> contains the following elements (see "Contact4" on page 107 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		108
	Name *<Nm>*	[0..1]	Text		108
	PhoneNumber *<PhneNb>*	[0..1]	Text		108
	MobileNumber *<MobNb>*	[0..1]	Text		109
	FaxNumber *<FaxNb>*	[0..1]	Text		109
	EmailAddress *<EmailAdr>*	[0..1]	Text		109
	EmailPurpose *<EmailPurp>*	[0..1]	Text		109
	JobTitle *<JobTitl>*	[0..1]	Text		109
	Responsibility *<Rspnsblty>*	[0..1]	Text		109
	Department *<Dept>*	[0..1]	Text		109
	Other *<Othr>*	[0..*]			109
	ChannelType *<ChanlTp>*	[1..1]	Text		110
	Identification *<Id>*	[0..1]	Text		110
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		110

2.4.2.4 Receiver <Rcvr>

Presence: [1..1]

Definition: Financial institution customer receiving the statement.

Receiver <Rcvr> contains the following elements (see "PartyIdentification138" on page 104 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		104
	LegalName *<LglNm>*	[0..1]	Text		104
	PostalAddress *<PstlAdr>*	[0..1]	±		104
	Identification *<Id>*	[1..1]			105
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		105
Or}	FinancialInstitutionIdentification *<FIId>*	[1..1]	±		106
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C4	106
	ContactDetails *<CtctDtls>*	[0..1]	±		106

2.4.2.5 ReceiverIndividualContact <RcvrIndvCtct>

Presence: [0..2]

Definition: Specifies the individual to contact in case of technical problems at the receiver's location.

ReceiverIndividualContact <RcvrIndvCtct> contains the following elements (see "Contact4" on page 107 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		108
	Name <*Nm*>	[0..1]	Text		108
	PhoneNumber <*PhneNb*>	[0..1]	Text		108
	MobileNumber <*MobNb*>	[0..1]	Text		109
	FaxNumber <*FaxNb*>	[0..1]	Text		109
	EmailAddress <*EmailAdr*>	[0..1]	Text		109
	EmailPurpose <*EmailPurp*>	[0..1]	Text		109
	JobTitle <*JobTitl*>	[0..1]	Text		109
	Responsibility <*Rspnsblty*>	[0..1]	Text		109
	Department <*Dept*>	[0..1]	Text		109
	Other <*Othr*>	[0..*]			109
	ChannelType <*ChanlTp*>	[1..1]	Text		110
	Identification <*Id*>	[0..1]	Text		110
	PreferredMethod <*PrefrdMtd*>	[0..1]	CodeSet		110

2.4.2.6 BillingStatement <BllgStmt>

Presence: [1..*]

Definition: Provides the bank services billing statement recounting of all service chargeable events that occurred during a reporting cycle, such as the end of the month reporting.

BillingStatement <BllgStmt> contains the following **BillingStatement3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	StatementIdentification <*StmtId*>	[1..1]	Text		29
	FromToDate <*FrToDt*>	[1..1]			29
	FromDate <*FrDt*>	[0..1]	Date		29
	ToDate <*ToDt*>	[1..1]	Date		29
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		29
	Status <*Sts*>	[1..1]	CodeSet		29
	AccountCharacteristics <*AcctChrtcs*>	[1..1]			29
	AccountLevel <*AcctLvl*>	[1..1]	CodeSet		30
	CashAccount <*CshAcct*>	[1..1]	±		31
	AccountServicer <*AcctSvcr*>	[0..1]	±		31
	ParentAccount <*PrntAcct*>	[0..1]			31
	Level <*Lvl*>	[0..1]	CodeSet		31
	Identification <*Id*>	[1..1]	±		32
	Servicer <*Svcr*>	[0..1]	±		32
	CompensationMethod <*CompstnMtd*>	[1..1]	CodeSet		32
	DebitAccount <*DbtAcct*>	[0..1]	±		33
	DelayedDebitDate <*DelydDbtDt*>	[0..1]	Date		33
	SettlementAdvice <*SttlmAdvc*>	[0..1]	Text		33
	AccountBalanceCurrencyCode <*AcctBalCcyCd*>	[1..1]	CodeSet	C1	33
	SettlementCurrencyCode <*SttlmCcyCd*>	[0..1]	CodeSet	C1	33
	HostCurrencyCode <*HstCcyCd*>	[0..1]	CodeSet	C1	34
	Tax <*Tax*>	[0..1]			34
	CalculationMethod <*ClctnMtd*>	[1..1]	CodeSet		34
	Region <*Rgn*>	[0..1]	Text		35
	NonResidenceCountry <*NonResCtry*>	[0..1]			35
{Or	**Country** <*Ctry*>	[1..1]	CodeSet	C4	35
Or}	**Area** <*Area*>	[1..1]	Text		35
	AccountServicerContact <*AcctSvcrCtct*>	[1..1]	±		36
	RateData <*RateData*>	[0..*]			36
	Identification <*Id*>	[1..1]			37
{Or	**Code** <*Cd*>	[1..1]	CodeSet		37

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		37
	Value *<Val>*	[1..1]	Rate		37
	DaysInPeriod *<DaysInPrd>*	[0..1]	Quantity		37
	DaysInYear *<DaysInYr>*	[0..1]	Quantity		38
	CurrencyExchange *<CcyXchg>*	[0..*]			38
	SourceCurrency *<SrcCcy>*	[1..1]	CodeSet	C1	38
	TargetCurrency *<TrgtCcy>*	[1..1]	CodeSet	C1	38
	ExchangeRate *<XchgRate>*	[1..1]	Rate		39
	Description *<Desc>*	[0..1]	Text		39
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	39
	Comments *<Cmnts>*	[0..1]	Text		39
	QuotationDate *<QtnDt>*	[0..1]	DateTime		39
	Balance *<Bal>*	[0..*]			39
	Type *<Tp>*	[1..1]			40
{Or	**Code** *<Cd>*	[1..1]	CodeSet		40
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		40
	Value *<Val>*	[1..1]	±		40
	CurrencyType *<CcyTp>*	[0..1]	CodeSet		40
	Compensation *<Compstn>*	[0..*]			41
	Type *<Tp>*	[1..1]			41
{Or	**Code** *<Cd>*	[1..1]	CodeSet		41
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		41
	Value *<Val>*	[1..1]	±		42
	CurrencyType *<CcyTp>*	[0..1]	CodeSet		42
	Service *<Svc>*	[0..*]			42
	ServiceDetail *<SvcDtl>*	[1..1]			45
	BankService *<BkSvc>*	[1..1]			45
	Identification *<Id>*	[1..1]	Text		46
	SubService *<SubSvc>*	[0..1]			46
	Issuer *<Issr>*	[1..1]			46
{Or	**Code** *<Cd>*	[1..1]	CodeSet		47

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		47
	Identification <*Id*>	[1..1]	Text		47
	Description <*Desc*>	[1..1]	Text		47
	CommonCode <*CmonCd*>	[0..1]			48
	Issuer <*Issr*>	[1..1]	Text		48
	Identification <*Id*>	[1..1]	Text		48
	BankTransactionCode <*BkTxCd*>	[0..1]	±	C6, C7	48
	ServiceType <*SvcTp*>	[0..1]	Text		49
	Volume <*Vol*>	[0..1]	Quantity		49
	Price <*Pric*>	[0..1]			49
	Currency <*Ccy*>	[0..1]	CodeSet	C1	49
	UnitPrice <*UnitPric*>	[0..1]	±		49
	Method <*Mtd*>	[0..1]	CodeSet		50
	Rule <*Rule*>	[0..1]	Text		51
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		52
	OriginalChargePrice <*OrgnlChrgPric*>	[1..1]	±		52
	OriginalChargeSettlementAmount <*OrgnlChrgSttlmAmt*>	[0..1]	±		52
	BalanceRequiredAccountAmount <*BalReqrdAcctAmt*>	[0..1]	±		53
	TaxDesignation <*TaxDsgnt*>	[1..1]		C10	53
	Code <*Cd*>	[1..1]	CodeSet		53
	Region <*Rgn*>	[0..1]	Text		54
	TaxReason <*TaxRsn*>	[0..*]			54
	Code <*Cd*>	[1..1]	Text		54
	Explanation <*Expltn*>	[1..1]	Text		54
	TaxCalculation <*TaxClctn*>	[0..1]			54
{Or	**MethodA** <*MtdA*>	[1..1]			56
	ServiceChargeHostAmount <*SvcChrgHstAmt*>	[1..1]	±		56
	ServiceTax <*SvcTax*>	[1..1]			56
	HostAmount <*HstAmt*>	[1..1]	±		57
	PricingAmount <*PricgAmt*>	[0..1]	±		57
	TotalCharge <*TtlChrg*>	[1..1]			57

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	HostAmount <*HstAmt*>	[1..1]	±		58
	SettlementAmount <*SttlmAmt*>	[0..1]	±		58
	PricingAmount <*PricgAmt*>	[0..1]	±		58
	TaxIdentification <*TaxId*>	[1..3]			58
	Number <*Nb*>	[1..1]	Text		59
	Description <*Desc*>	[0..1]	Text		59
	Rate <*Rate*>	[1..1]	Quantity		59
	HostAmount <*HstAmt*>	[1..1]	±		59
	PricingAmount <*PricgAmt*>	[0..1]	±		59
Or	**MethodB** <*MtdB*>	[1..1]			60
	ServiceChargeHostAmount <*SvcChrgHstAmt*>	[1..1]	±		60
	ServiceTax <*SvcTax*>	[1..1]			60
	HostAmount <*HstAmt*>	[1..1]	±		61
	PricingAmount <*PricgAmt*>	[0..1]	±		61
	TaxIdentification <*TaxId*>	[1..3]			61
	Number <*Nb*>	[1..1]	Text		62
	Description <*Desc*>	[0..1]	Text		62
	Rate <*Rate*>	[1..1]	Quantity		62
	HostAmount <*HstAmt*>	[1..1]	±		62
	PricingAmount <*PricgAmt*>	[0..1]	±		62
Or}	**MethodD** <*MtdD*>	[1..1]			63
	ServiceTaxPriceAmount <*SvcTaxPricAmt*>	[1..1]	±		63
	TaxIdentification <*TaxId*>	[1..3]			63
	Number <*Nb*>	[1..1]	Text		64
	Description <*Desc*>	[0..1]	Text		64
	Rate <*Rate*>	[1..1]	Quantity		64
	PricingAmount <*PricgAmt*>	[1..1]	±		64
	TaxRegion <*TaxRgn*>	[0..*]			64
	RegionNumber <*RgnNb*>	[1..1]	Text		66
	RegionName <*RgnNm*>	[1..1]	Text		66
	CustomerTaxIdentification <*CstmrTaxId*>	[1..1]	Text		66

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PointDate *<PtDt>*	[0..1]	Date		66
	SendingFinancialInstitution *<SndgFI>*	[0..1]			66
	VATRegistrationNumber *<VATRegnNb>*	[0..1]	Text		67
	TaxRegistrationNumber *<TaxRegnNb>*	[0..1]	Text		67
	TaxContact *<TaxCtct>*	[0..1]	±		67
	InvoiceNumber *<InvcNb>*	[0..1]	Text		68
	MethodC *<MtdC>*	[0..1]			68
	ServiceDetail *<SvcDtl>*	[1..*]			69
	BankService *<BkSvc>*	[1..1]			70
	Identification *<Id>*	[1..1]	Text		70
	SubService *<SubSvc>*	[0..1]			71
	Issuer *<Issr>*	[1..1]			71
{Or	**Code** *<Cd>*	[1..1]	CodeSet		71
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		72
	Identification *<Id>*	[1..1]	Text		72
	Description *<Desc>*	[1..1]	Text		72
	Volume *<Vol>*	[0..1]	Quantity		72
	UnitPrice *<UnitPric>*	[0..1]	±		72
	ServiceChargeAmount *<SvcChrgAmt>*	[1..1]	±		72
	TaxCalculation *<TaxClctn>*	[1..1]			73
	HostCurrency *<HstCcy>*	[1..1]	CodeSet	C1	73
	TaxableServiceChargeConversion *<TaxblSvcChrgConvs>*	[1..*]			74
	SourceAmount *<SrcAmt>*	[1..1]	±		74
	HostAmount *<HstAmt>*	[1..1]	±		74
	TotalTaxableServiceChargeHostAmount *<TtlTaxblSvcChrgHstAmt>*	[1..1]	±		75
	TaxIdentification *<TaxId>*	[1..3]			75
	Number *<Nb>*	[1..1]	Text		75
	Description *<Desc>*	[0..1]	Text		75
	Rate *<Rate>*	[1..1]	Quantity		76
	TotalTaxAmount *<TtlTaxAmt>*	[1..1]	±		76
	TotalTax *<TtlTax>*	[1..1]	±		76

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementAmount <*SttlmAmt*>	[1..1]	±		76
	TaxDueToRegion <*TaxDueToRgn*>	[1..1]	±		77
	BalanceAdjustment <*BalAdjstmnt*>	[0..*]			77
	Type <*Tp*>	[1..1]	CodeSet		77
	Description <*Desc*>	[1..1]	Text		78
	BalanceAmount <*BalAmt*>	[1..1]	±		78
	AverageAmount <*AvrgAmt*>	[0..1]	±		78
	ErrorDate <*ErrDt*>	[0..1]	Date		78
	PostingDate <*PstngDt*>	[1..1]	Date		78
	Days <*Days*>	[0..1]	Quantity		79
	EarningsAdjustmentAmount <*EarngsAdjstmntAmt*>	[0..1]	±		79
	ServiceAdjustment <*SvcAdjstmnt*>	[0..*]			79
	Type <*Tp*>	[1..1]	CodeSet		80
	Description <*Desc*>	[1..1]	Text		81
	Amount <*Amt*>	[1..1]	±		81
	BalanceRequiredAmount <*BalReqrdAmt*>	[0..1]	±		81
	ErrorDate <*ErrDt*>	[0..1]	Date		81
	AdjustmentIdentification <*AdjstmntId*>	[0..1]	Text		81
	SubService <*SubSvc*>	[0..1]			81
	Issuer <*Issr*>	[1..1]			82
{Or	**Code** <*Cd*>	[1..1]	CodeSet		82
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		82
	Identification <*Id*>	[1..1]	Text		83
	PriceChange <*PricChng*>	[0..1]	±		83
	OriginalPrice <*OrgnlPric*>	[0..1]	±		83
	NewPrice <*NewPric*>	[0..1]	±		83
	VolumeChange <*VolChng*>	[0..1]	Quantity		83
	OriginalVolume <*OrgnlVol*>	[0..1]	Quantity		84
	NewVolume <*NewVol*>	[0..1]	Quantity		84
	OriginalChargeAmount <*OrgnlChrgAmt*>	[0..1]	±		84
	NewChargeAmount <*NewChrgAmt*>	[0..1]	±		84

2.4.2.6.1 StatementIdentification <StmtId>

Presence: [1..1]

Definition: Identification of the customer billing statement.

Datatype: "Max35Text" on page 131

2.4.2.6.2 FromToDate <FrToDt>

Presence: [1..1]

Definition: Date range between the start date and the end date for which the statement is issued.

FromToDate <FrToDt> contains the following **DatePeriod1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[0..1]	Date		29
	ToDate *<ToDt>*	[1..1]	Date		29

2.4.2.6.2.1 FromDate <FrDt>

Presence: [0..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 126

2.4.2.6.2.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 126

2.4.2.6.3 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date the statement message was created.

Datatype: "ISODateTime" on page 126

2.4.2.6.4 Status <Sts>

Presence: [1..1]

Definition: Defines the status of the statement.

Datatype: "BillingStatementStatus1Code" on page 119

CodeName	Name	Definition
ORGN	Original	Statement is the original statement.
RPLC	Replace	Statement replaces the original statement.
TEST	Test	Statement is a test statement.

2.4.2.6.5 AccountCharacteristics <AcctChrtcs>

Presence: [1..1]

Definition: Specifies the details of the account characteristics.

AccountCharacteristics <AcctChrtcs> contains the following **CashAccountCharacteristics3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AccountLevel *<AcctLvl>*	[1..1]	CodeSet		30
	CashAccount *<CshAcct>*	[1..1]	±		31
	AccountServicer *<AcctSvcr>*	[0..1]	±		31
	ParentAccount *<PrntAcct>*	[0..1]			31
	Level *<Lvl>*	[0..1]	CodeSet		31
	Identification *<Id>*	[1..1]	±		32
	Servicer *<Svcr>*	[0..1]	±		32
	CompensationMethod *<CompstnMtd>*	[1..1]	CodeSet		32
	DebitAccount *<DbtAcct>*	[0..1]	±		33
	DelayedDebitDate *<DelydDbtDt>*	[0..1]	Date		33
	SettlementAdvice *<SttlmAdvc>*	[0..1]	Text		33
	AccountBalanceCurrencyCode *<AcctBalCcyCd>*	[1..1]	CodeSet	C1	33
	SettlementCurrencyCode *<SttlmCcyCd>*	[0..1]	CodeSet	C1	33
	HostCurrencyCode *<HstCcyCd>*	[0..1]	CodeSet	C1	34
	Tax *<Tax>*	[0..1]			34
	CalculationMethod *<ClctnMtd>*	[1..1]	CodeSet		34
	Region *<Rgn>*	[0..1]	Text		35
	NonResidenceCountry *<NonResCtry>*	[0..1]			35
{Or	**Country** *<Ctry>*	[1..1]	CodeSet	C4	35
Or}	**Area** *<Area>*	[1..1]	Text		35
	AccountServicerContact *<AcctSvcrCtct>*	[1..1]	±		36

2.4.2.6.5.1 AccountLevel <AcctLvl>

Presence: [1..1]

Definition: Defines the account level within an account hierarchy.

Datatype: "AccountLevel2Code" on page 115

CodeName	Name	Definition
INTM	Intermediate	Intermediate level within an account hierarchy.
SMRY	Summary	Highest level within an account hierarchy.

CodeName	Name	Definition
DETL	Detail	Account is a real deposit/current account.

2.4.2.6.5.2 CashAccount <CshAcct>

Presence: [1..1]

Definition: Account to or from which a cash entry is made.

CashAccount <CshAcct> contains the following elements (see "CashAccount38" on page 87 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		87
	Type <*Tp*>	[0..1]	±		88
	Currency <*Ccy*>	[0..1]	CodeSet	C1	88
	Name <*Nm*>	[0..1]	Text		88
	Proxy <*Prxy*>	[0..1]	±		89

2.4.2.6.5.3 AccountServicer <AcctSvcr>

Presence: [0..1]

Definition: Usage: the account servicer is the domicile agent servicing the local account.

AccountServicer <AcctSvcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 98 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		99
	BranchIdentification <*BrnchId*>	[0..1]	±		99

2.4.2.6.5.4 ParentAccount <PrntAcct>

Presence: [0..1]

Definition: Defines a parent account to which the cash account is related to.

ParentAccount <PrntAcct> contains the following **ParentCashAccount3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Level <*Lvl*>	[0..1]	CodeSet		31
	Identification <*Id*>	[1..1]	±		32
	Servicer <*Svcr*>	[0..1]	±		32

2.4.2.6.5.4.1 Level <Lvl>

Presence: [0..1]

Definition: Defines the parent account level within a hierarchy.

Datatype: "AccountLevel1Code" on page 115

CodeName	Name	Definition
INTM	Intermediate	Intermediate level within an account hierarchy.
SMRY	Summary	Highest level within an account hierarchy.

2.4.2.6.5.4.2 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains the following elements (see "CashAccount38" on page 87 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		87
	Type *<Tp>*	[0..1]	±		88
	Currency *<Ccy>*	[0..1]	CodeSet	C1	88
	Name *<Nm>*	[0..1]	Text		88
	Proxy *<Prxy>*	[0..1]	±		89

2.4.2.6.5.4.3 Servicer <Svcr>

Presence: [0..1]

Definition: Financial institution in which the parent account resides.

Servicer <Svcr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 98 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		99
	BranchIdentification *<BrnchId>*	[0..1]	±		99

2.4.2.6.5.5 CompensationMethod <CompstnMtd>

Presence: [1..1]

Definition: Defines if and how charges and taxes due are paid to the financial institution.

Datatype: "CompensationMethod1Code" on page 120

CodeName	Name	Definition
NOCP	No	Account does not pay and charges or taxes due.
DBTD	Debited	Account is debited for any charges or taxes due.
INVD	Invoiced	Account or summary account is invoiced for any charges or taxes due.

CodeName	Name	Definition
DDBT	DelayedDebit	Account is automatically debited on a future date.

2.4.2.6.5.6 DebitAccount <DbtAcct>

Presence: [0..1]

Definition: Defines the account debited for charges and taxes due on the cash account, if different from the cash account.

DebitAccount <DbtAcct> contains one of the following elements (see "AccountIdentification4Choice" on page 89 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet	C8	89
Or}	Other <*Othr*>	[1..1]	±		89

2.4.2.6.5.7 DelayedDebitDate <DelydDbtDt>

Presence: [0..1]

Definition: Future date on which the account will be automatically debited for charges and taxes due.

Datatype: "ISODate" on page 126

2.4.2.6.5.8 SettlementAdvice <SttlmAdvc>

Presence: [0..1]

Definition: Free form message advising the customer about the settlement of charges and taxes due.

Datatype: "Max105Text" on page 129

2.4.2.6.5.9 AccountBalanceCurrencyCode <AcctBalCcyCd>

Presence: [1..1]

Definition: Currency used to specify the account's balance currency.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 116

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.

2.4.2.6.5.10 SettlementCurrencyCode <SttlmCcyCd>

Presence: [0..1]

Definition: Currency used to specify the account's settlement currency.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 116

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.

2.4.2.6.5.11 HostCurrencyCode <HstCcyCd>

Presence: [0..1]

Definition: Currency used to specify the account's taxing host currency.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 116

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.

2.4.2.6.5.12 Tax <Tax>

Presence: [0..1]

Definition: Describes account taxing parameters.

Tax <Tax> contains the following **AccountTax1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CalculationMethod <*ClctnMtd*>	[1..1]	CodeSet		34
	Region <*Rgn*>	[0..1]	Text		35
	NonResidenceCountry <*NonResCtry*>	[0..1]			35
{Or	**Country** <*Ctry*>	[1..1]	CodeSet	C4	35
Or}	**Area** <*Area*>	[1..1]	Text		35

2.4.2.6.5.12.1 CalculationMethod <ClctnMtd>

Presence: [1..1]

Definition: Defines the calculation method on how the taxes are applied on the account.

Datatype: "BillingTaxCalculationMethod1Code" on page 120

CodeName	Name	Definition
NTAX	NoTaxes	No taxes are calculated or due on this account.
MTDA	MethodA	Line-by-line per service calculation and settlement currency translation.

CodeName	Name	Definition
MTDB	MethodB	Line-by-line per service calculation with settlement currency translation performed on the statement tax total.
MTDC	MethodC	Group tax calculation with group settlement currency translation.
MTDD	MethodD	Line-by-line per service calculation with all charges and taxes due in the pricing currency.
UDFD	Undefined	Tax calculation method is not defined or unknown.

2.4.2.6.5.12.2 Region <Rgn>

Presence: [0..1]

Definition: Identifies the tax region in which the account resides.

Datatype: "Max40Text" on page 131

2.4.2.6.5.12.3 NonResidenceCountry <NonResCtry>

Presence: [0..1]

Definition: Specifies the country of residence, when the account owner does not reside in the account's tax region.

Usage: If present, the account owner does not reside in the account's tax region.

NonResidenceCountry <NonResCtry> contains one of the following **ResidenceLocation1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Country** *<Ctry>*	[1..1]	CodeSet	C4	35
Or}	**Area** *<Area>*	[1..1]	Text		35

2.4.2.6.5.12.3.1 Country <Ctry>

Presence: [1..1]

Definition: Specifies the account owner's resident country.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 120

Constraints

• **Country**

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

2.4.2.6.5.12.3.2 Area <Area>

Presence: [1..1]

Definition: Specifies the account owner's resident geographical region or area.

Datatype: "Max35Text" on page 131

2.4.2.6.5.13 AccountServicerContact <AcctSvcrCtct>

Presence: [1..1]

Definition: Individual to contact at the financial institution's location regarding problems of a business nature.

AccountServicerContact <AcctSvcrCtct> contains the following elements (see "Contact4" on page 107 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		108
	Name *<Nm>*	[0..1]	Text		108
	PhoneNumber *<PhneNb>*	[0..1]	Text		108
	MobileNumber *<MobNb>*	[0..1]	Text		109
	FaxNumber *<FaxNb>*	[0..1]	Text		109
	EmailAddress *<EmailAdr>*	[0..1]	Text		109
	EmailPurpose *<EmailPurp>*	[0..1]	Text		109
	JobTitle *<JobTitl>*	[0..1]	Text		109
	Responsibility *<Rspnsblty>*	[0..1]	Text		109
	Department *<Dept>*	[0..1]	Text		109
	Other *<Othr>*	[0..*]			109
	ChannelType *<ChanlTp>*	[1..1]	Text		110
	Identification *<Id>*	[0..1]	Text		110
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		110

2.4.2.6.6 RateData <RateData>

Presence: [0..*]

Definition: Identifies the non tax per annum rate and factor values used within the statement along with any time dependent charge basis.

RateData **<RateData>** contains the following **BillingRate1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]			37
{Or	**Code** *<Cd>*	[1..1]	CodeSet		37
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		37
	Value *<Val>*	[1..1]	Rate		37
	DaysInPeriod *<DaysInPrd>*	[0..1]	Quantity		37
	DaysInYear *<DaysInYr>*	[0..1]	Quantity		38

2.4.2.6.6.1 Identification <Id>

Presence: [1..1]

Definition: Defines the type of rate or factor.

Identification <Id> contains one of the following **BillingRateIdentification1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		37
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		37

2.4.2.6.6.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the billing rate identification code, as defined in an external code list.

Datatype: "ExternalBillingRateIdentification1Code" on page 122

2.4.2.6.6.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the billing rate identification code, as defined in a proprietary format.

Datatype: "Max35Text" on page 131

2.4.2.6.6.2 Value <Val>

Presence: [1..1]

Definition: Value of the rate or factor identified in the rate identification.

Datatype: "PercentageRate" on page 129

2.4.2.6.6.3 DaysInPeriod <DaysInPrd>

Presence: [0..1]

Definition: Number of days in the statement period.

Usage: Used along with DaysInYear for time dependent per annum rate value.

Datatype: "Number" on page 128

2.4.2.6.6.4 DaysInYear <DaysInYr>

Presence: [0..1]

Definition: Number of days in the year.

Usage: Used along with DaysInPeriod for time dependent per annum rate value.

Datatype: "Number" on page 128

2.4.2.6.7 CurrencyExchange <CcyXchg>

Presence: [0..*]

Definition: Specifies details related to currency exchange data.

CurrencyExchange <CcyXchg> contains the following **CurrencyExchange6** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SourceCurrency *<SrcCcy>*	[1..1]	CodeSet	C1	38
	TargetCurrency *<TrgtCcy>*	[1..1]	CodeSet	C1	38
	ExchangeRate *<XchgRate>*	[1..1]	Rate		39
	Description *<Desc>*	[0..1]	Text		39
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	39
	Comments *<Cmnts>*	[0..1]	Text		39
	QuotationDate *<QtnDt>*	[0..1]	DateTime		39

2.4.2.6.7.1 SourceCurrency <SrcCcy>

Presence: [1..1]

Definition: Currency from which an amount is to be converted in a currency conversion.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 116

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.

2.4.2.6.7.2 TargetCurrency <TrgtCcy>

Presence: [1..1]

Definition: Currency into which an amount is to be converted in a currency conversion.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 116

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.

2.4.2.6.7.3 ExchangeRate <XchgRate>

Presence: [1..1]

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

Datatype: "BaseOneRate" on page 128

2.4.2.6.7.4 Description <Desc>

Presence: [0..1]

Definition: Unique identification to unambiguously identify the foreign exchange contract.

Datatype: "Max40Text" on page 131

2.4.2.6.7.5 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 116

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.

2.4.2.6.7.6 Comments <Cmnts>

Presence: [0..1]

Definition: Further information on the exchange rate.

Datatype: "Max70Text" on page 132

2.4.2.6.7.7 QuotationDate <QtnDt>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 126

2.4.2.6.8 Balance <Bal>

Presence: [0..*]

Definition: Identifies the average value of balances held within the statement period.

Balance <Bal> contains the following **BillingBalance1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[1..1]			40
{Or	**Code** *<Cd>*	[1..1]	CodeSet		40
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		40
	Value *<Val>*	[1..1]	±		40
	CurrencyType *<CcyTp>*	[0..1]	CodeSet		40

2.4.2.6.8.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of balance.

Type <Tp> contains one of the following **BillingBalanceType1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		40
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		40

2.4.2.6.8.1.1 Code <Cd>

Presence: [1..1]

Definition: Defines the type of billing balance, as published in an external billing balance type code list.

Datatype: "ExternalBillingBalanceType1Code" on page 122

2.4.2.6.8.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Defines the type of billing balance, in a proprietary format.

Datatype: "Max35Text" on page 131

2.4.2.6.8.2 Value <Val>

Presence: [1..1]

Definition: Balance value.

Value <Val> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.8.3 CurrencyType <CcyTp>

Presence: [0..1]

Definition: Identifies the currency type used to report the balance. This is not the ISO code.

Datatype: "BillingCurrencyType1Code" on page 118

CodeName	Name	Definition
ACCT	Account	Currency type used for the billing is the account currency.
STLM	Settlement	Currency type used for the billing is the settlement currency.
PRCG	Pricing	Currency type used for the billing is the pricing currency.

2.4.2.6.9 Compensation <Compstn>

Presence: [0..*]

Definition: Identifies the set of values and totals that are used to provide compensation information, service and tax totals.

Compensation <Compstn> contains the following **BillingCompensation1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[1..1]			41
{Or	**Code** <*Cd*>	[1..1]	CodeSet		41
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		41
	Value <*Val*>	[1..1]	±		42
	CurrencyType <*CcyTp*>	[0..1]	CodeSet		42

2.4.2.6.9.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of billing compensation.

Type <Tp> contains one of the following **BillingCompensationType1Choice** elements

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

2.4.2.6.9.1.1 Code <Cd>

Presence: [1..1]

Definition: Defines the type of billing compensation, as published in an external billing compensation type code list.

Datatype: "ExternalBillingCompensationType1Code" on page 122

2.4.2.6.9.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Defines the type of billing compensation, as defined in a proprietary format.

Datatype: "Max35Text" on page 131

2.4.2.6.9.2 Value <Val>

Presence: [1..1]

Definition: Defines the value of compensation.

Value <Val> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.9.3 CurrencyType <CcyTp>

Presence: [0..1]

Definition: Identifies the currency type used to report the value or total, in a coded form, such as Settlement (STLM).

Datatype: "BillingCurrencyType2Code" on page 119

CodeName	Name	Definition
ACCT	Account	Currency type used for the billing is the account currency.
STLM	Settlement	Currency type used for the billing is the settlement currency.
PRCG	Pricing	Currency type used for the billing is the pricing currency.
HOST	Host	Currency type used for the billing is the host currency.

2.4.2.6.10 Service <Svc>

Presence: [0..*]

Definition: Specifies the values used for every line item service in the statement.

Service <Svc> contains the following **BillingService2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ServiceDetail <*SvcDtl*>	[1..1]			45
	BankService <*BkSvc*>	[1..1]			45
	Identification <*Id*>	[1..1]	Text		46
	SubService <*SubSvc*>	[0..1]			46
	Issuer <*Issr*>	[1..1]			46
{Or	**Code** <*Cd*>	[1..1]	CodeSet		47
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		47
	Identification <*Id*>	[1..1]	Text		47
	Description <*Desc*>	[1..1]	Text		47
	CommonCode <*CmonCd*>	[0..1]			48
	Issuer <*Issr*>	[1..1]	Text		48
	Identification <*Id*>	[1..1]	Text		48
	BankTransactionCode <*BkTxCd*>	[0..1]	±	C6, C7	48
	ServiceType <*SvcTp*>	[0..1]	Text		49
	Volume <*Vol*>	[0..1]	Quantity		49
	Price <*Pric*>	[0..1]			49
	Currency <*Ccy*>	[0..1]	CodeSet	C1	49
	UnitPrice <*UnitPric*>	[0..1]	±		49
	Method <*Mtd*>	[0..1]	CodeSet		50
	Rule <*Rule*>	[0..1]	Text		51
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		52
	OriginalChargePrice <*OrgnlChrgPric*>	[1..1]	±		52
	OriginalChargeSettlementAmount <*OrgnlChrgSttlmAmt*>	[0..1]	±		52
	BalanceRequiredAccountAmount <*BalReqrdAcctAmt*>	[0..1]	±		53
	TaxDesignation <*TaxDsgnt*>	[1..1]		C10	53
	Code <*Cd*>	[1..1]	CodeSet		53
	Region <*Rgn*>	[0..1]	Text		54
	TaxReason <*TaxRsn*>	[0..*]			54
	Code <*Cd*>	[1..1]	Text		54
	Explanation <*Expltn*>	[1..1]	Text		54

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxCalculation <*TaxClctn*>	[0..1]			54
{Or	**MethodA** <*MtdA*>	[1..1]			56
	ServiceChargeHostAmount <*SvcChrgHstAmt*>	[1..1]	±		56
	ServiceTax <*SvcTax*>	[1..1]			56
	HostAmount <*HstAmt*>	[1..1]	±		57
	PricingAmount <*PricgAmt*>	[0..1]	±		57
	TotalCharge <*TtlChrg*>	[1..1]			57
	HostAmount <*HstAmt*>	[1..1]	±		58
	SettlementAmount <*SttlmAmt*>	[0..1]	±		58
	PricingAmount <*PricgAmt*>	[0..1]	±		58
	TaxIdentification <*TaxId*>	[1..3]			58
	Number <*Nb*>	[1..1]	Text		59
	Description <*Desc*>	[0..1]	Text		59
	Rate <*Rate*>	[1..1]	Quantity		59
	HostAmount <*HstAmt*>	[1..1]	±		59
	PricingAmount <*PricgAmt*>	[0..1]	±		59
Or	**MethodB** <*MtdB*>	[1..1]			60
	ServiceChargeHostAmount <*SvcChrgHstAmt*>	[1..1]	±		60
	ServiceTax <*SvcTax*>	[1..1]			60
	HostAmount <*HstAmt*>	[1..1]	±		61
	PricingAmount <*PricgAmt*>	[0..1]	±		61
	TaxIdentification <*TaxId*>	[1..3]			61
	Number <*Nb*>	[1..1]	Text		62
	Description <*Desc*>	[0..1]	Text		62
	Rate <*Rate*>	[1..1]	Quantity		62
	HostAmount <*HstAmt*>	[1..1]	±		62
	PricingAmount <*PricgAmt*>	[0..1]	±		62
Or}	**MethodD** <*MtdD*>	[1..1]			63
	ServiceTaxPriceAmount <*SvcTaxPricAmt*>	[1..1]	±		63
	TaxIdentification <*TaxId*>	[1..3]			63
	Number <*Nb*>	[1..1]	Text		64

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Description *<Desc>*	[0..1]	Text		64
	Rate *<Rate>*	[1..1]	Quantity		64
	PricingAmount *<PricgAmt>*	[1..1]	±		64

2.4.2.6.10.1 ServiceDetail <SvcDtl>

Presence: [1..1]

Definition: Specifies further detailed values for this service.

ServiceDetail <SvcDtl> contains the following **BillingServiceParameters3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BankService *<BkSvc>*	[1..1]			45
	Identification *<Id>*	[1..1]	Text		46
	SubService *<SubSvc>*	[0..1]			46
	Issuer *<Issr>*	[1..1]			46
{Or	**Code** *<Cd>*	[1..1]	CodeSet		47
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		47
	Identification *<Id>*	[1..1]	Text		47
	Description *<Desc>*	[1..1]	Text		47
	CommonCode *<CmonCd>*	[0..1]			48
	Issuer *<Issr>*	[1..1]	Text		48
	Identification *<Id>*	[1..1]	Text		48
	BankTransactionCode *<BkTxCd>*	[0..1]	±	C6, C7	48
	ServiceType *<SvcTp>*	[0..1]	Text		49
	Volume *<Vol>*	[0..1]	Quantity		49

2.4.2.6.10.1.1 BankService <BkSvc>

Presence: [1..1]

Definition: Specifies the details to fully identify the bank service.

BankService <BkSvc> contains the following **BillingServiceIdentification3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		46
	SubService <*SubSvc*>	[0..1]			46
	Issuer <*Issr*>	[1..1]			46
{Or	**Code** <*Cd*>	[1..1]	CodeSet		47
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		47
	Identification <*Id*>	[1..1]	Text		47
	Description <*Desc*>	[1..1]	Text		47
	CommonCode <*CmonCd*>	[0..1]			48
	Issuer <*Issr*>	[1..1]	Text		48
	Identification <*Id*>	[1..1]	Text		48
	BankTransactionCode <*BkTxCd*>	[0..1]	±	C6, C7	48
	ServiceType <*SvcTp*>	[0..1]	Text		49

2.4.2.6.10.1.1.1 Identification <Id>

Presence: [1..1]

Definition: Financial institution's own, internal service identification code, different from the common code.

Usage: The financial institution own code is used to uniquely identify the service within the financial institution.

Datatype: "Max35Text" on page 131

2.4.2.6.10.1.1.2 SubService <SubSvc>

Presence: [0..1]

Definition: Defines the financial institution sub-service identification if the financial institution service identification code is used for more than one service.

SubService <SubSvc> contains the following **BillingSubServiceIdentification1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Issuer <*Issr*>	[1..1]			46
{Or	**Code** <*Cd*>	[1..1]	CodeSet		47
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		47
	Identification <*Id*>	[1..1]	Text		47

2.4.2.6.10.1.1.2.1 Issuer <Issr>

Presence: [1..1]

Definition: Specifies the qualifier of the sub service.

Issuer <Issr> contains one of the following **BillingSubServiceQualifier1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		47
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		47

2.4.2.6.10.1.1.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the contents of the sub service qualifier, in a coded form.

Datatype: "BillingSubServiceQualifier1Code" on page 119

CodeName	Name	Definition
LBOX	Lockbox	Subservice code contains a lockbox number which identifies the lockbox using the service.
STOR	Store	Subservice code contains a store number which identifies the store using the service.
BILA	BilaterallyAgreed	Meaning of the subservice code is established by the trading partners.
SEQN	SequenceNumber	Subservice code is an arbitrary sequence number used to uniquely identify this Service and prevent duplicate services within this statement.
MACT	MemberAccount	Subservice code is the account number of a member of a relationship structure. This allows a parent statement to include the same service as rolled up from its member accounts and still avoid duplicate service identification within the statement.

2.4.2.6.10.1.1.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the contents of the sub service qualifier, in a free-text form.

Datatype: "Max35Text" on page 131

2.4.2.6.10.1.1.2.2 Identification <Id>

Presence: [1..1]

Definition: Further defines a financial institution service, through the provision of the value required by the sub service qualifier, such as the actual lockbox number or store number.

Datatype: "Max35Text" on page 131

2.4.2.6.10.1.1.3 Description <Desc>

Presence: [1..1]

Definition: Specifies further details to describe the financial institution service description, which is not the standard description related to the common code.

Datatype: "Max70Text" on page 132

2.4.2.6.10.1.1.4 CommonCode <CmonCd>

Presence: [0..1]

Definition: Standard reference code used to uniquely identify this service across financial institutions. This is not the financial institution's internal bank service identification.

CommonCode <CmonCd> contains the following **BillingServiceCommonIdentification1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Issuer *<Issr>*	[1..1]	Text		48
	Identification *<Id>*	[1..1]	Text		48

2.4.2.6.10.1.1.4.1 Issuer <Issr>

Presence: [1..1]

Definition: Defines the issuer of the common code, such as "AFP".

Datatype: "Max6Text" on page 132

2.4.2.6.10.1.1.4.2 Identification <Id>

Presence: [1..1]

Definition: Standard reference code used to uniquely identify this service across financial institutions. This is not the financial institution's internal bank service identification.

Datatype: "Max8Text" on page 132

2.4.2.6.10.1.1.5 BankTransactionCode <BkTxCd>

Presence: [0..1]

Definition: Full identification of the type of underlying transaction resulting in an service billing.

Impacted by: C6 "DomainOrProprietaryRule", C7 "FamilyAndSubFamilyRule"

BankTransactionCode <BkTxCd> contains the following elements (see "BankTransactionCodeStructure4" on page 91 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Domain *<Domn>*	[0..1]	±		91
	Proprietary *<Prtry>*	[0..1]			91
	Code *<Cd>*	[1..1]	Text		92
	Issuer *<Issr>*	[0..1]	Text		92

Constraints

- **DomainOrProprietaryRule**

  Either Proprietary or Domain or both must be present.

```
Following Must be True
    /Domain Must be present
Or    /Proprietary Must be present
```

- **FamilyAndSubFamilyRule**

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

2.4.2.6.10.1.1.6 ServiceType <SvcTp>

Presence: [0..1]

Definition: Type used to classify or organise different services by common characteristics.

Datatype: "Max12Text" on page 130

2.4.2.6.10.1.2 Volume <Vol>

Presence: [0..1]

Definition: Count or number of items (volume) involved in the charge.

Datatype: "DecimalNumber" on page 128

2.4.2.6.10.2 Price <Pric>

Presence: [0..1]

Definition: Price applied to the service, expressed in the pricing currency.

Price <Pric> contains the following **BillingPrice1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Currency *<Ccy>*	[0..1]	CodeSet	C1	49
	UnitPrice *<UnitPric>*	[0..1]	±		49
	Method *<Mtd>*	[0..1]	CodeSet		50
	Rule *<Rule>*	[0..1]	Text		51

2.4.2.6.10.2.1 Currency <Ccy>

Presence: [0..1]

Definition: Currency code in which the unit price and original charge price are expressed.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 116

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.

2.4.2.6.10.2.2 UnitPrice <UnitPric>

Presence: [0..1]

Definition: Price per item or unit used to calculate the charge expressed in the pricing currency.

UnitPrice <UnitPric> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.10.2.3 Method <Mtd>

Presence: [0..1]

Definition: Identifies how the charge was calculated.

Usage: The absence of this code assumes that the charge is calculated as the product of (volume x unit price).

Datatype: "BillingChargeMethod1Code" on page 117

CodeName	Name	Definition
UPRC	UnitPriced	Charge is calculated as the product of volume times unit price. This is the default value.
STAM	StampDuty	Service is specifically identified as a stamp duty for accounting purposes. The charge is calculated as the product of volume times unit price.
BCHG	BaseCharge	Fee charged in addition to the volume times unit price when one or more units of the service are provided.
DPRC	DiscountPrice	Charge is calculated using a price which is lower than the quoted bank price.
FCHG	FlatCharge	Fixed charge not tied to volume or unit price. Flat Charge fees do not require a volume or Unit Price.
LPRC	ListPrice	A single service where the volume, original charge and balance required are the totals of two or more pricing tiers.
MCHG	MinimumCharge	Lowest charge possible for the service.
MXRD	MaximumReduction	Maximum charge possible for the service even though volume times unit price exceeds the maximum reduction value.
TIR1	Tier1	Line item represents a charge for tier 1 in a multi tier, volume discount charging structure. Designates the tier 1 used to charge out the volume that falls in that tier.
TIR2	Tier2	Line item represents a charge for tier 2 in a multi tier, volume discount charging structure. Designates the tier 2 used to charge out the volume that falls in that tier.

CodeName	Name	Definition
TIR3	Tier3	Line item represents a charge for tier 3 in a multi tier, volume discount charging structure. Designates the tier 3 used to charge out the volume that falls in that tier.
TIR4	Tier4	Line item represents a charge for tier 4 in a multi tier, volume discount charging structure. Designates the tier 4 used to charge out the volume that falls in that tier.
TIR5	Tier5	Line item represents a charge for tier 5 in a multi tier, volume discount charging structure. Designates the tier 5 used to charge out the volume that falls in that tier.
TIR6	Tier6	Line item represents a charge for tier 6 in a multi tier, volume discount charging structure. Designates the tier 6 used to charge out the volume that falls in that tier.
TIR7	Tier7	Line item represents a charge for tier 7 in a multi tier, volume discount charging structure. Designates the tier 7 used to charge out the volume that falls in that tier.
TIR8	Tier8	Line item represents a charge for tier 8 in a multi tier, volume discount charging structure. Designates the tier 8 used to charge out the volume that falls in that tier.
TIR9	Tier9	Line item represents a charge for tier 9 in a multi tier, volume discount charging structure. Designates the tier 9 used to charge out the volume that falls in that tier.
TPRC	ThresholdPrice	Unit price is determined by the total volume.
ZPRC	ZonePrice	Indicates different prices for the same service. Typically used in a relationship summary statement where the same service has a different price for different accounts in the relationship.
BBSE	BalanceBased	Charge is calculated as a balance times a per-annum rate multiplied by a time factor.

2.4.2.6.10.2.4 Rule <Rule>

Presence: [0..1]

Definition: Indicates that the charge calculation is based on a particular rule. The rule name is carried here and is defined by the trading partners.

Datatype: "Max20Text" on page 130

2.4.2.6.10.3 PaymentMethod <PmtMtd>

Presence: [1..1]

Definition: Code identifying the disposition of the calculated charge.

Datatype: "ServicePaymentMethod1Code" on page 125

CodeName	Name	Definition
BCMP	BalanceCompensable	Allows the bank to offset a service charge with interest earned on the deposit account balance. The actual charges arising from balance compensable services are always calculated and charged at month end. Used in the USA.
FLAT	HardCharge	Charge is not balance compensable and is due. In the absence of balance compensable charges in Europe, this would be the most commonly used code for services that are billed at month end.
PVCH	PreviouslyCharged	Charge was previously assessed and is not part of the amount due as of this statement. This code is used for charges that were debited as the chargeable event took place.
INVS	InvoicedSeparately	Charge was previously invoiced and is not part of the amount due as of this statement. This code is used for charges that were invoiced as the chargeable event took place.
WVED	Waived	Charge is waived and not due. The waived amount must be placed in original charge amount.
FREE	Free	Service is free, no charge, to the customer.

2.4.2.6.10.4 OriginalChargePrice <OrgnlChrgPric>

Presence: [1..1]

Definition: Amount of the calculated charge, expressed in the pricing currency. This value does not include any tax on the service.

OriginalChargePrice <OrgnlChrgPric> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	C1, C5	90
	Sign <*Sgn*>	[1..1]	Indicator		90

2.4.2.6.10.5 OriginalChargeSettlementAmount <OrgnlChrgSttlmAmt>

Presence: [0..1]

Definition: Amount of the calculated charge, expressed in the settlement currency.

OriginalChargeSettlementAmount <OrgnlChrgSttlmAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.10.6 BalanceRequiredAccountAmount <BalReqrdAcctAmt>

Presence: [0..1]

Definition: Average daily collected balance required to offset a balance compensable service charge, exclusive of taxes, expressed in the account currency.

BalanceRequiredAccountAmount <BalReqrdAcctAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.10.7 TaxDesignation <TaxDsgnt>

Presence: [1..1]

Definition: Provides the details of the taxable status of a service.

Impacted by: C10 "RegionPresenceRule"

TaxDesignation <TaxDsgnt> contains the following **ServiceTaxDesignation1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[1..1]	CodeSet		53
	Region *<Rgn>*	[0..1]	Text		54
	TaxReason *<TaxRsn>*	[0..*]			54
	Code *<Cd>*	[1..1]	Text		54
	Explanation *<Expltn>*	[1..1]	Text		54

Constraints

- **RegionPresenceRule**

  If Region is present, then Code must be equal to ZeroRate or Taxable.

  ```
  On Condition
      /Region is present
  Following Must be True
      /Code Must be equal to value 'ZeroRate'
   Or   /Code Must be equal to value 'Taxable'
  ```

2.4.2.6.10.7.1 Code <Cd>

Presence: [1..1]

Definition: Identifies the taxable status of the service.

Datatype: "ServiceTaxDesignation1Code" on page 125

CodeName	Name	Definition
XMPT	Exempt	No taxes are due.
ZERO	ZeroRate	Tax is due but at zero percent and a zero charge.
TAXE	Taxable	One or more taxes are due on this service.

2.4.2.6.10.7.2 Region <Rgn>

Presence: [0..1]

Definition: Defines the tax region associated with the service. This element must be present if taxes are involved with any portion of the statement.

Datatype: "Max35Text" on page 131

2.4.2.6.10.7.3 TaxReason <TaxRsn>

Presence: [0..*]

Definition: Provides free form explanations of the various tax codes used within the statement.

TaxReason <TaxRsn> contains the following **TaxReason1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	Text		54
	Explanation <Expltn>	[1..1]	Text		54

2.4.2.6.10.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Reason why the service is taxed, in a coded form.

Datatype: "Max10Text" on page 129

2.4.2.6.10.7.3.2 Explanation <Expltn>

Presence: [1..1]

Definition: Reason why the service is taxed, in a free-text form.

Datatype: "Max105Text" on page 129

2.4.2.6.10.8 TaxCalculation <TaxClctn>

Presence: [0..1]

Definition: Provides tax related values for tax calculation methods A, B or D.

TaxCalculation <TaxClctn> contains one of the following **BillingMethod1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**MethodA** <*MtdA*>	[1..1]			56
	ServiceChargeHostAmount <*SvcChrgHstAmt*>	[1..1]	±		56
	ServiceTax <*SvcTax*>	[1..1]			56
	HostAmount <*HstAmt*>	[1..1]	±		57
	PricingAmount <*PricgAmt*>	[0..1]	±		57
	TotalCharge <*TtlChrg*>	[1..1]			57
	HostAmount <*HstAmt*>	[1..1]	±		58
	SettlementAmount <*SttlmAmt*>	[0..1]	±		58
	PricingAmount <*PricgAmt*>	[0..1]	±		58
	TaxIdentification <*TaxId*>	[1..3]			58
	Number <*Nb*>	[1..1]	Text		59
	Description <*Desc*>	[0..1]	Text		59
	Rate <*Rate*>	[1..1]	Quantity		59
	HostAmount <*HstAmt*>	[1..1]	±		59
	PricingAmount <*PricgAmt*>	[0..1]	±		59
Or	**MethodB** <*MtdB*>	[1..1]			60
	ServiceChargeHostAmount <*SvcChrgHstAmt*>	[1..1]	±		60
	ServiceTax <*SvcTax*>	[1..1]			60
	HostAmount <*HstAmt*>	[1..1]	±		61
	PricingAmount <*PricgAmt*>	[0..1]	±		61
	TaxIdentification <*TaxId*>	[1..3]			61
	Number <*Nb*>	[1..1]	Text		62
	Description <*Desc*>	[0..1]	Text		62
	Rate <*Rate*>	[1..1]	Quantity		62
	HostAmount <*HstAmt*>	[1..1]	±		62
	PricingAmount <*PricgAmt*>	[0..1]	±		62
Or}	**MethodD** <*MtdD*>	[1..1]			63
	ServiceTaxPriceAmount <*SvcTaxPricAmt*>	[1..1]	±		63
	TaxIdentification <*TaxId*>	[1..3]			63
	Number <*Nb*>	[1..1]	Text		64
	Description <*Desc*>	[0..1]	Text		64

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Rate *<Rate>*	[1..1]	Quantity		64
	PricingAmount *<PricgAmt>*	[1..1]	±		64

2.4.2.6.10.8.1 MethodA <MtdA>

Presence: [1..1]

Definition: Tax values are based on tax calculation method A.

MethodA <MtdA> contains the following **BillingMethod1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ServiceChargeHostAmount *<SvcChrgHstAmt>*	[1..1]	±		56
	ServiceTax *<SvcTax>*	[1..1]			56
	HostAmount *<HstAmt>*	[1..1]	±		57
	PricingAmount *<PricgAmt>*	[0..1]	±		57
	TotalCharge *<TtlChrg>*	[1..1]			57
	HostAmount *<HstAmt>*	[1..1]	±		58
	SettlementAmount *<SttlmAmt>*	[0..1]	±		58
	PricingAmount *<PricgAmt>*	[0..1]	±		58
	TaxIdentification *<TaxId>*	[1..3]			58
	Number *<Nb>*	[1..1]	Text		59
	Description *<Desc>*	[0..1]	Text		59
	Rate *<Rate>*	[1..1]	Quantity		59
	HostAmount *<HstAmt>*	[1..1]	±		59
	PricingAmount *<PricgAmt>*	[0..1]	±		59

2.4.2.6.10.8.1.1 ServiceChargeHostAmount <SvcChrgHstAmt>

Presence: [1..1]

Definition: Amount of the original charge expressed in the host currency.

ServiceChargeHostAmount <SvcChrgHstAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.10.8.1.2 ServiceTax <SvcTax>

Presence: [1..1]

Definition: Provides for the regional taxes on the service. Up to three regional taxes may be defined for the same service.

ServiceTax <SvcTax> contains the following **BillingServicesAmount1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	HostAmount *<HstAmt>*	[1..1]	±		57
	PricingAmount *<PricgAmt>*	[0..1]	±		57

2.4.2.6.10.8.1.2.1 HostAmount <HstAmt>

Presence: [1..1]

Definition: Sum of all the individual taxes on the service expressed in the host currency.

HostAmount <HstAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.10.8.1.2.2 PricingAmount <PricgAmt>

Presence: [0..1]

Definition: Amount of the tax obligation expressed in the tax region's pricing currency.

Usage: This is the same amount as carried in the host amount but allows the sender to optionally express the value in the pricing currency.

PricingAmount <PricgAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.10.8.1.3 TotalCharge <TtlChrg>

Presence: [1..1]

Definition: Specifies the total charge for a service (including taxes).

TotalCharge <TtlChrg> contains the following **BillingServicesAmount2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	HostAmount *<HstAmt>*	[1..1]	±		58
	SettlementAmount *<SttlmAmt>*	[0..1]	±		58
	PricingAmount *<PricgAmt>*	[0..1]	±		58

2.4.2.6.10.8.1.3.1 HostAmount <HstAmt>

Presence: [1..1]

Definition: Sum of the original charge host amount and the service tax host amount values. It represents the total charge for a service (including taxes) expressed in the host currency.

HostAmount <HstAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	C1, C5	90
	Sign <*Sgn*>	[1..1]	Indicator		90

2.4.2.6.10.8.1.3.2 SettlementAmount <SttlmAmt>

Presence: [0..1]

Definition: Sum of the original charge host amount and the service tax host amount values but expressed in the settlement currency.

SettlementAmount <SttlmAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	C1, C5	90
	Sign <*Sgn*>	[1..1]	Indicator		90

2.4.2.6.10.8.1.3.3 PricingAmount <PricgAmt>

Presence: [0..1]

Definition: Sum of the original charge host amount and the service tax host amount values but expressed in the pricing currency.

PricingAmount <PricgAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	C1, C5	90
	Sign <*Sgn*>	[1..1]	Indicator		90

2.4.2.6.10.8.1.4 TaxIdentification <TaxId>

Presence: [1..3]

Definition: Provides for the specific tax identification within the same tax region.

Usage: This element allows for a maximum of three regional taxes on the same service.

TaxIdentification <TaxId> contains the following **BillingServicesTax1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Number <Nb>	[1..1]	Text		59
	Description <Desc>	[0..1]	Text		59
	Rate <Rate>	[1..1]	Quantity		59
	HostAmount <HstAmt>	[1..1]	±		59
	PricingAmount <PricgAmt>	[0..1]	±		59

2.4.2.6.10.8.1.4.1 Number <Nb>

Presence: [1..1]

Definition: Identification number of the specific region tax used to calculate the tax.

Datatype: "Max35Text" on page 131

2.4.2.6.10.8.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Name used to describe the tax (such as the national value added tax).

Datatype: "Max40Text" on page 131

2.4.2.6.10.8.1.4.3 Rate <Rate>

Presence: [1..1]

Definition: Rate used to calculate the tax.

Datatype: "DecimalNumber" on page 128

2.4.2.6.10.8.1.4.4 HostAmount <HstAmt>

Presence: [1..1]

Definition: Amount of the tax obligation expressed in the tax region's host currency.

HostAmount <HstAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	Sign <Sgn>	[1..1]	Indicator		90

2.4.2.6.10.8.1.4.5 PricingAmount <PricgAmt>

Presence: [0..1]

Definition: Amount of the tax obligation expressed in the tax region's pricing currency.

PricingAmount <PricgAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.10.8.2 MethodB <MtdB>

Presence: [1..1]

Definition: Tax values are based on tax calculation method B.

MethodB <MtdB> contains the following **BillingMethod2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ServiceChargeHostAmount *<SvcChrgHstAmt>*	[1..1]	±		60
	ServiceTax *<SvcTax>*	[1..1]			60
	HostAmount *<HstAmt>*	[1..1]	±		61
	PricingAmount *<PricgAmt>*	[0..1]	±		61
	TaxIdentification *<TaxId>*	[1..3]			61
	Number *<Nb>*	[1..1]	Text		62
	Description *<Desc>*	[0..1]	Text		62
	Rate *<Rate>*	[1..1]	Quantity		62
	HostAmount *<HstAmt>*	[1..1]	±		62
	PricingAmount *<PricgAmt>*	[0..1]	±		62

2.4.2.6.10.8.2.1 ServiceChargeHostAmount <SvcChrgHstAmt>

Presence: [1..1]

Definition: Amount of the original charge expressed in the host currency.

ServiceChargeHostAmount <SvcChrgHstAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.10.8.2.2 ServiceTax <SvcTax>

Presence: [1..1]

Definition: Provides for the regional taxes on the service. Up to three regional taxes may be defined for the same service.

ServiceTax <SvcTax> contains the following **BillingServicesAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	HostAmount <HstAmt>	[1..1]	±		61
	PricingAmount <PricgAmt>	[0..1]	±		61

2.4.2.6.10.8.2.2.1 HostAmount <HstAmt>

Presence: [1..1]

Definition: Sum of all the individual taxes on the service expressed in the host currency.

HostAmount <HstAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	Sign <Sgn>	[1..1]	Indicator		90

2.4.2.6.10.8.2.2.2 PricingAmount <PricgAmt>

Presence: [0..1]

Definition: Amount of the tax obligation expressed in the tax region's pricing currency.

Usage: This is the same amount as carried in the host amount but allows the sender to optionally express the value in the pricing currency.

PricingAmount <PricgAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	Sign <Sgn>	[1..1]	Indicator		90

2.4.2.6.10.8.2.3 TaxIdentification <TaxId>

Presence: [1..3]

Definition: Provides for the specific tax identification within the same tax region.

Usage: This element allows for a maximum of three regional taxes on the same service.

TaxIdentification <TaxId> contains the following **BillingServicesTax1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Number *<Nb>*	[1..1]	Text		62
	Description *<Desc>*	[0..1]	Text		62
	Rate *<Rate>*	[1..1]	Quantity		62
	HostAmount *<HstAmt>*	[1..1]	±		62
	PricingAmount *<PricgAmt>*	[0..1]	±		62

2.4.2.6.10.8.2.3.1 Number <Nb>

Presence: [1..1]

Definition: Identification number of the specific region tax used to calculate the tax.

Datatype: "Max35Text" on page 131

2.4.2.6.10.8.2.3.2 Description <Desc>

Presence: [0..1]

Definition: Name used to describe the tax (such as the national value added tax).

Datatype: "Max40Text" on page 131

2.4.2.6.10.8.2.3.3 Rate <Rate>

Presence: [1..1]

Definition: Rate used to calculate the tax.

Datatype: "DecimalNumber" on page 128

2.4.2.6.10.8.2.3.4 HostAmount <HstAmt>

Presence: [1..1]

Definition: Amount of the tax obligation expressed in the tax region's host currency.

HostAmount <HstAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.10.8.2.3.5 PricingAmount <PricgAmt>

Presence: [0..1]

Definition: Amount of the tax obligation expressed in the tax region's pricing currency.

PricingAmount <PricgAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	Sign <Sgn>	[1..1]	Indicator		90

2.4.2.6.10.8.3 MethodD <MtdD>

Presence: [1..1]

Definition: Tax values are based on tax calculation method D.

MethodD <MtdD> contains the following **BillingMethod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceTaxPriceAmount <SvcTaxPricAmt>	[1..1]	±		63
	TaxIdentification <TaxId>	[1..3]			63
	Number <Nb>	[1..1]	Text		64
	Description <Desc>	[0..1]	Text		64
	Rate <Rate>	[1..1]	Quantity		64
	PricingAmount <PricgAmt>	[1..1]	±		64

2.4.2.6.10.8.3.1 ServiceTaxPriceAmount <SvcTaxPricAmt>

Presence: [1..1]

Definition: Equivalent amount to the service tax host amount but allows the sender to optionally express the value in the pricing currency.

ServiceTaxPriceAmount <SvcTaxPricAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	Sign <Sgn>	[1..1]	Indicator		90

2.4.2.6.10.8.3.2 TaxIdentification <TaxId>

Presence: [1..3]

Definition: Provides for the specific tax identification within the same tax region.

Usage: This element allows for a maximum of three regional taxes on the same service.

TaxIdentification <TaxId> contains the following **BillingServicesTax2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Number *<Nb>*	[1..1]	Text		64
	Description *<Desc>*	[0..1]	Text		64
	Rate *<Rate>*	[1..1]	Quantity		64
	PricingAmount *<PricgAmt>*	[1..1]	±		64

2.4.2.6.10.8.3.2.1 Number <Nb>

Presence: [1..1]

Definition: Identification number of the specific region tax used to calculate the tax.

Datatype: "Max35Text" on page 131

2.4.2.6.10.8.3.2.2 Description <Desc>

Presence: [0..1]

Definition: Name used to describe the tax (such as the national value added tax).

Datatype: "Max40Text" on page 131

2.4.2.6.10.8.3.2.3 Rate <Rate>

Presence: [1..1]

Definition: Rate used to calculate the tax.

Datatype: "DecimalNumber" on page 128

2.4.2.6.10.8.3.2.4 PricingAmount <PricgAmt>

Presence: [1..1]

Definition: Amount of the tax obligation expressed in the tax region's pricing currency.

PricingAmount <PricgAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.11 TaxRegion <TaxRgn>

Presence: [0..*]

Definition: Tax region that levy a tax on the services within this statement.

TaxRegion <TaxRgn> contains the following **BillingTaxRegion2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RegionNumber <*RgnNb*>	[1..1]	Text		66
	RegionName <*RgnNm*>	[1..1]	Text		66
	CustomerTaxIdentification <*CstmrTaxId*>	[1..1]	Text		66
	PointDate <*PtDt*>	[0..1]	Date		66
	SendingFinancialInstitution <*SndgFI*>	[0..1]			66
	VATRegistrationNumber <*VATRegnNb*>	[0..1]	Text		67
	TaxRegistrationNumber <*TaxRegnNb*>	[0..1]	Text		67
	TaxContact <*TaxCtct*>	[0..1]	±		67
	InvoiceNumber <*InvcNb*>	[0..1]	Text		68
	MethodC <*MtdC*>	[0..1]			68
	ServiceDetail <*SvcDtl*>	[1..*]			69
	BankService <*BkSvc*>	[1..1]			70
	Identification <*Id*>	[1..1]	Text		70
	SubService <*SubSvc*>	[0..1]			71
	Issuer <*Issr*>	[1..1]			71
{Or	**Code** <*Cd*>	[1..1]	CodeSet		71
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		72
	Identification <*Id*>	[1..1]	Text		72
	Description <*Desc*>	[1..1]	Text		72
	Volume <*Vol*>	[0..1]	Quantity		72
	UnitPrice <*UnitPric*>	[0..1]	±		72
	ServiceChargeAmount <*SvcChrgAmt*>	[1..1]	±		72
	TaxCalculation <*TaxClctn*>	[1..1]			73
	HostCurrency <*HstCcy*>	[1..1]	CodeSet	C1	73
	TaxableServiceChargeConversion <*TaxblSvcChrgConvs*>	[1..*]			74
	SourceAmount <*SrcAmt*>	[1..1]	±		74
	HostAmount <*HstAmt*>	[1..1]	±		74
	TotalTaxableServiceChargeHostAmount <*TtlTaxblSvcChrgHstAmt*>	[1..1]	±		75
	TaxIdentification <*TaxId*>	[1..3]			75
	Number <*Nb*>	[1..1]	Text		75

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Description *<Desc>*	[0..1]	Text		75
	Rate *<Rate>*	[1..1]	Quantity		76
	TotalTaxAmount *<TtlTaxAmt>*	[1..1]	±		76
	TotalTax *<TtlTax>*	[1..1]	±		76
	SettlementAmount *<SttlmAmt>*	[1..1]	±		76
	TaxDueToRegion *<TaxDueToRgn>*	[1..1]	±		77

2.4.2.6.11.1 RegionNumber <RgnNb>

Presence: [1..1]

Definition: Specifies a particular unique zone of taxes assigned by taxing authorities. A tax region number is unique. Every account is considered to reside within a tax region, although some tax regions may not charge taxes on services.

Datatype: "Max40Text" on page 131

2.4.2.6.11.2 RegionName <RgnNm>

Presence: [1..1]

Definition: Name associated with a specific tax region number.

Datatype: "Max40Text" on page 131

2.4.2.6.11.3 CustomerTaxIdentification <CstmrTaxId>

Presence: [1..1]

Definition: Specifies the financial institution's customer tax identification number.

Usage:

This is the number passed from the financial institution to the taxing authority to indicate the specific customer tied to the taxes calculated for this tax region and group of delivered services. It is typically the tax identification tied to a customer's account.

Datatype: "Max40Text" on page 131

2.4.2.6.11.4 PointDate <PtDt>

Presence: [0..1]

Definition: Date on which the tax calculation was performed.

Usage:

This date can be used to verify the tax rate value on the calculation date.

Datatype: "ISODate" on page 126

2.4.2.6.11.5 SendingFinancialInstitution <SndgFI>

Presence: [0..1]

Definition: Tax information that relates to the sending financial institution.

SendingFinancialInstitution <SndgFI> contains the following **BillingTaxIdentification2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	VATRegistrationNumber *<VATRegnNb>*	[0..1]	Text		67
	TaxRegistrationNumber *<TaxRegnNb>*	[0..1]	Text		67
	TaxContact *<TaxCtct>*	[0..1]	±		67

2.4.2.6.11.5.1 VATRegistrationNumber <VATRegnNb>

Presence: [0..1]

Definition: Value added tax (VAT) registration number as provided by the region's local taxing authority.

Datatype: "Max35Text" on page 131

2.4.2.6.11.5.2 TaxRegistrationNumber <TaxRegnNb>

Presence: [0..1]

Definition: Tax registration number (TRN) as provided by the tax region's local taxing authority.

Datatype: "Max35Text" on page 131

2.4.2.6.11.5.3 TaxContact <TaxCtct>

Presence: [0..1]

Definition: Specifies financial institution's contact details for the tax region. This contact works for the financial institution, not the tax region.

TaxContact <TaxCtct> contains the following elements (see "Contact4" on page 107 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		108
	Name *<Nm>*	[0..1]	Text		108
	PhoneNumber *<PhneNb>*	[0..1]	Text		108
	MobileNumber *<MobNb>*	[0..1]	Text		109
	FaxNumber *<FaxNb>*	[0..1]	Text		109
	EmailAddress *<EmailAdr>*	[0..1]	Text		109
	EmailPurpose *<EmailPurp>*	[0..1]	Text		109
	JobTitle *<JobTitl>*	[0..1]	Text		109
	Responsibility *<Rspnsblty>*	[0..1]	Text		109
	Department *<Dept>*	[0..1]	Text		109
	Other *<Othr>*	[0..*]			109
	ChannelType *<ChanlTp>*	[1..1]	Text		110
	Identification *<Id>*	[0..1]	Text		110
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		110

2.4.2.6.11.6 InvoiceNumber <InvcNb>

Presence: [0..1]

Definition: Unique number to be used by the customer to cross-reference between the tax region information and a tax invoice or notice.

Datatype: "Max40Text" on page 131

2.4.2.6.11.7 MethodC <MtdC>

Presence: [0..1]

Definition: Tax values are based on tax calculation method C.

MethodC <MtdC> contains the following **BillingMethod4** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ServiceDetail *<SvcDtl>*	[1..*]			69
	BankService *<BkSvc>*	[1..1]			70
	Identification *<Id>*	[1..1]	Text		70
	SubService *<SubSvc>*	[0..1]			71
	Issuer *<Issr>*	[1..1]			71
{Or	**Code** *<Cd>*	[1..1]	CodeSet		71
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		72
	Identification *<Id>*	[1..1]	Text		72
	Description *<Desc>*	[1..1]	Text		72
	Volume *<Vol>*	[0..1]	Quantity		72
	UnitPrice *<UnitPric>*	[0..1]	±		72
	ServiceChargeAmount *<SvcChrgAmt>*	[1..1]	±		72
	TaxCalculation *<TaxClctn>*	[1..1]			73
	HostCurrency *<HstCcy>*	[1..1]	CodeSet	C1	73
	TaxableServiceChargeConversion *<TaxblSvcChrgConvs>*	[1..*]			74
	SourceAmount *<SrcAmt>*	[1..1]	±		74
	HostAmount *<HstAmt>*	[1..1]	±		74
	TotalTaxableServiceChargeHostAmount *<TtlTaxblSvcChrgHstAmt>*	[1..1]	±		75
	TaxIdentification *<TaxId>*	[1..3]			75
	Number *<Nb>*	[1..1]	Text		75
	Description *<Desc>*	[0..1]	Text		75
	Rate *<Rate>*	[1..1]	Quantity		76
	TotalTaxAmount *<TtlTaxAmt>*	[1..1]	±		76
	TotalTax *<TtlTax>*	[1..1]	±		76

2.4.2.6.11.7.1 ServiceDetail <SvcDtl>

Presence: [1..*]

Definition: Specifies the details of the taxable services using tax calculation method C.

ServiceDetail <SvcDtl> contains the following **BillingServiceParameters2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BankService *<BkSvc>*	[1..1]			70
	Identification *<Id>*	[1..1]	Text		70
	SubService *<SubSvc>*	[0..1]			71
	Issuer *<Issr>*	[1..1]			71
{Or	**Code** *<Cd>*	[1..1]	CodeSet		71
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		72
	Identification *<Id>*	[1..1]	Text		72
	Description *<Desc>*	[1..1]	Text		72
	Volume *<Vol>*	[0..1]	Quantity		72
	UnitPrice *<UnitPric>*	[0..1]	±		72
	ServiceChargeAmount *<SvcChrgAmt>*	[1..1]	±		72

2.4.2.6.11.7.1.1 BankService <BkSvc>

Presence: [1..1]

Definition: Specifies the details to fully identify the bank service.

BankService <BkSvc> contains the following **BillingServiceIdentification2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		70
	SubService *<SubSvc>*	[0..1]			71
	Issuer *<Issr>*	[1..1]			71
{Or	**Code** *<Cd>*	[1..1]	CodeSet		71
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		72
	Identification *<Id>*	[1..1]	Text		72
	Description *<Desc>*	[1..1]	Text		72

2.4.2.6.11.7.1.1.1 Identification <Id>

Presence: [1..1]

Definition: Financial institution's own, internal service identification code, different from the common code.

Usage: The financial institution own code is used to uniquely identify the service within the financial institution.

Datatype: "Max35Text" on page 131

2.4.2.6.11.7.1.1.2 SubService <SubSvc>

Presence: [0..1]

Definition: Defines the financial institution sub-service identification if the financial institution service identification code is used for more than one service.

SubService <SubSvc> contains the following **BillingSubServiceIdentification1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Issuer <*Issr*>	[1..1]			71
{Or	**Code** <*Cd*>	[1..1]	CodeSet		71
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		72
	Identification <*Id*>	[1..1]	Text		72

2.4.2.6.11.7.1.1.2.1 Issuer <Issr>

Presence: [1..1]

Definition: Specifies the qualifier of the sub service.

Issuer <Issr> contains one of the following **BillingSubServiceQualifier1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		71
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		72

2.4.2.6.11.7.1.1.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the contents of the sub service qualifier, in a coded form.

Datatype: "BillingSubServiceQualifier1Code" on page 119

CodeName	Name	Definition
LBOX	Lockbox	Subservice code contains a lockbox number which identifies the lockbox using the service.
STOR	Store	Subservice code contains a store number which identifies the store using the service.
BILA	BilaterallyAgreed	Meaning of the subservice code is established by the trading partners.
SEQN	SequenceNumber	Subservice code is an arbitrary sequence number used to uniquely identify this Service and prevent duplicate services within this statement.

CodeName	Name	Definition
MACT	MemberAccount	Subservice code is the account number of a member of a relationship structure. This allows a parent statement to include the same service as rolled up from its member accounts and still avoid duplicate service identification within the statement.

2.4.2.6.11.7.1.1.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the contents of the sub service qualifier, in a free-text form.

Datatype: "Max35Text" on page 131

2.4.2.6.11.7.1.1.2.2 Identification <Id>

Presence: [1..1]

Definition: Further defines a financial institution service, through the provision of the value required by the sub service qualifier, such as the actual lockbox number or store number.

Datatype: "Max35Text" on page 131

2.4.2.6.11.7.1.1.3 Description <Desc>

Presence: [1..1]

Definition: Specifies further details to describe the financial institution service description, which is not the standard description related to the common code.

Datatype: "Max70Text" on page 132

2.4.2.6.11.7.1.2 Volume <Vol>

Presence: [0..1]

Definition: Count or number of items (volume) involved in the charge.

Datatype: "DecimalNumber" on page 128

2.4.2.6.11.7.1.3 UnitPrice <UnitPric>

Presence: [0..1]

Definition: Price per item or unit used to calculate the charge expressed in the pricing currency.

UnitPrice <UnitPric> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	Sign <Sgn>	[1..1]	Indicator		90

2.4.2.6.11.7.1.4 ServiceChargeAmount <SvcChrgAmt>

Presence: [1..1]

Definition: Amount of the calculated charge expressed in the pricing currency, exclusive of any tax.

ServiceChargeAmount <SvcChrgAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	Sign <Sgn>	[1..1]	Indicator		90

2.4.2.6.11.7.2 TaxCalculation <TaxClctn>

Presence: [1..1]

Definition: Total amount of service charge to be taxed in the tax region's host currency along with the supporting tax calculations.

Usage: Used for tax calculation method C only, and only one per tax region may be specified.

TaxCalculation <TaxClctn> contains the following **TaxCalculation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	HostCurrency <HstCcy>	[1..1]	CodeSet	C1	73
	TaxableServiceChargeConversion <TaxblSvcChrgConvs>	[1..*]			74
	SourceAmount <SrcAmt>	[1..1]	±		74
	HostAmount <HstAmt>	[1..1]	±		74
	TotalTaxableServiceChargeHostAmount <TtlTaxblSvcChrgHstAmt>	[1..1]	±		75
	TaxIdentification <TaxId>	[1..3]			75
	Number <Nb>	[1..1]	Text		75
	Description <Desc>	[0..1]	Text		75
	Rate <Rate>	[1..1]	Quantity		76
	TotalTaxAmount <TtlTaxAmt>	[1..1]	±		76
	TotalTax <TtlTax>	[1..1]	±		76

2.4.2.6.11.7.2.1 HostCurrency <HstCcy>

Presence: [1..1]

Definition: Currency that all totals for taxable services must be converted to for calculating taxes owed for this tax region. This also is the currency in which the payment of tax obligations is usually submitted to the taxing authority.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 116

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.

2.4.2.6.11.7.2.2 TaxableServiceChargeConversion <TaxblSvcChrgConvs>

Presence: [1..*]

Definition: Taxable service charge amount conversions to host currency.

Usage: One occurrence must be present for each different service pricing currency in the statement.

TaxableServiceChargeConversion <TaxblSvcChrgConvs> contains the following **BillingServicesAmount3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SourceAmount *<SrcAmt>*	[1..1]	±		74
	HostAmount *<HstAmt>*	[1..1]	±		74

2.4.2.6.11.7.2.2.1 SourceAmount <SrcAmt>

Presence: [1..1]

Definition: Represents the total of all taxable services in a specific tax region for a specific currency. For example, all taxable services for a tax region in Euro would be totalled here in the Euro currency.

SourceAmount <SrcAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.11.7.2.2.2 HostAmount <HstAmt>

Presence: [1..1]

Definition: Represents the total of all taxable services in a specific tax region for a specific currency and is a one-to-one relationship with total taxable charge of services, but represented in the host currency after conversion.

HostAmount <HstAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.11.7.2.3 TotalTaxableServiceChargeHostAmount <TtlTaxblSvcChrgHstAmt>

Presence: [1..1]

Definition: Total of all services subject to tax for a specific tax region.

Usage:

This field will equal the sum of all the separate host tax charge for service equivalent totals for each individual currency. It is expressed in the tax region's Host currency. This total is used to determine the tax due by calculating using each tax identifications rate.

TotalTaxableServiceChargeHostAmount <TtlTaxblSvcChrgHstAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.11.7.2.4 TaxIdentification <TaxId>

Presence: [1..3]

Definition: Provides for the specific tax identification within the same tax region.

Usage: A maximum of three specific tax identifications may be provided. These elements use the total host currency taxable amount as the basis of the calculation.

This element is only valid for method C.

TaxIdentification <TaxId> contains the following **BillingServicesTax3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Number *<Nb>*	[1..1]	Text		75
	Description *<Desc>*	[0..1]	Text		75
	Rate *<Rate>*	[1..1]	Quantity		76
	TotalTaxAmount *<TtlTaxAmt>*	[1..1]	±		76

2.4.2.6.11.7.2.4.1 Number <Nb>

Presence: [1..1]

Definition: Identification number of the specific region tax used to calculate the tax.

Datatype: "Max35Text" on page 131

2.4.2.6.11.7.2.4.2 Description <Desc>

Presence: [0..1]

Definition: Name used to describe the tax (such as the national value added tax).

Datatype: "Max40Text" on page 131

2.4.2.6.11.7.2.4.3 Rate <Rate>

Presence: [1..1]

Definition: Rate used to calculate the tax.

Datatype: "DecimalNumber" on page 128

2.4.2.6.11.7.2.4.4 TotalTaxAmount <TtlTaxAmt>

Presence: [1..1]

Definition: Specifies the tax obligation for taxable services within a tax region for a specific tax identifier (such as national value added tax equals 34,00), and expressed in the tax region's host currency.

TotalTaxAmount <TtlTaxAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.11.7.2.5 TotalTax <TtlTax>

Presence: [1..1]

Definition: Total amount of all taxes for a specific customer within the tax region. This is a sum of all individual total tax amounts for tax identification 's expressed in the tax region's host currency.

TotalTax <TtlTax> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.11.8 SettlementAmount <SttlmAmt>

Presence: [1..1]

Definition: Total tax amount expressed in the account's settlement (or charging) currency.

Usage: This total sums the individual service level taxes as calculated for each service by methods A, B and D. The sum of these amounts across all tax regions for the statement is displayed as the tax total sum in the compensation section.

SettlementAmount <SttlmAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.11.9 TaxDueToRegion <TaxDueToRgn>

Presence: [1..1]

Definition: Total amount of all taxes for a specific customer within the tax region expressed in the tax region's host currency.

Usage: It is the same value as total tax amount and is included for the specific use of tax calculation methods A, B and D.

TaxDueToRegion <TaxDueToRgn> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.12 BalanceAdjustment <BalAdjstmnt>

Presence: [0..*]

Definition: One or more sections that identify balance or float adjustments to the account. They can reflect either adjustments to the current statement or adjustments to statements from prior reporting periods.

BalanceAdjustment <BalAdjstmnt> contains the following **BalanceAdjustment1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[1..1]	CodeSet		77
	Description *<Desc>*	[1..1]	Text		78
	BalanceAmount *<BalAmt>*	[1..1]	±		78
	AverageAmount *<AvrgAmt>*	[0..1]	±		78
	ErrorDate *<ErrDt>*	[0..1]	Date		78
	PostingDate *<PstngDt>*	[1..1]	Date		78
	Days *<Days>*	[0..1]	Quantity		79
	EarningsAdjustmentAmount *<EarngsAdjstmntAmt>*	[0..1]	±		79

2.4.2.6.12.1 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of adjustment.

Datatype: "BalanceAdjustmentType1Code" on page 116

CodeName	Name	Definition
LDGR	Ledger	Adjustment applies to the average ledger (book) balance.
FLOT	Float	Adjustment applies to the average float (unavailable) balance.

CodeName	Name	Definition
CLLD	Collected	Adjustment applies to the average collected (book less float) balance.

2.4.2.6.12.2 Description <Desc>

Presence: [1..1]

Definition: Free-form description and clarification of the adjustment.

Datatype: "Max105Text" on page 129

2.4.2.6.12.3 BalanceAmount <BalAmt>

Presence: [1..1]

Definition: Amount of the adjustment. If the amount would reduce the underlying balance then the amount should be negatively signed. Expressed in the Account currency.

BalanceAmount <BalAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.12.4 AverageAmount <AvrgAmt>

Presence: [0..1]

Definition: Day-weighted net amount of the adjustment to the average collected balance over the statement period.

AverageAmount <AvrgAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.12.5 ErrorDate <ErrDt>

Presence: [0..1]

Definition: Date on which the error occurred in the underlying cash account.

Datatype: "ISODate" on page 126

2.4.2.6.12.6 PostingDate <PstngDt>

Presence: [1..1]

Definition: Date on which the error was corrected in the cash account. If the date is not know then use the last day of the month in which the error was corrected.

Datatype: "ISODate" on page 126

2.4.2.6.12.7 Days <Days>

Presence: [0..1]

Definition: Number of days within the period to which the adjustment applies.

Datatype: "DecimalNumber" on page 128

2.4.2.6.12.8 EarningsAdjustmentAmount <EarngsAdjstmntAmt>

Presence: [0..1]

Definition: Earnings credit adjustment, debit or credit, resulting from this adjustment's effect on the average collected balance. If the amount would reduce the credit due then the amount should be negatively signed.

EarningsAdjustmentAmount <EarngsAdjstmntAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.13 ServiceAdjustment <SvcAdjstmnt>

Presence: [0..*]

Definition: One or more sections that identify line item service adjustments to the account. They reflect adjustments to statements from prior reporting periods.

ServiceAdjustment <SvcAdjstmnt> contains the following **BillingServiceAdjustment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		80
	Description <Desc>	[1..1]	Text		81
	Amount <Amt>	[1..1]	±		81
	BalanceRequiredAmount <BalReqrdAmt>	[0..1]	±		81
	ErrorDate <ErrDt>	[0..1]	Date		81
	AdjustmentIdentification <AdjstmntId>	[0..1]	Text		81
	SubService <SubSvc>	[0..1]			81
	Issuer <Issr>	[1..1]			82
{Or	**Code** <Cd>	[1..1]	CodeSet		82
Or}	**Proprietary** <Prtry>	[1..1]	Text		82
	Identification <Id>	[1..1]	Text		83
	PriceChange <PricChng>	[0..1]	±		83
	OriginalPrice <OrgnlPric>	[0..1]	±		83
	NewPrice <NewPric>	[0..1]	±		83
	VolumeChange <VolChng>	[0..1]	Quantity		83
	OriginalVolume <OrgnlVol>	[0..1]	Quantity		84
	NewVolume <NewVol>	[0..1]	Quantity		84
	OriginalChargeAmount <OrgnlChrgAmt>	[0..1]	±		84
	NewChargeAmount <NewChrgAmt>	[0..1]	±		84

2.4.2.6.13.1 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of adjustment.

Datatype: "ServiceAdjustmentType1Code" on page 124

CodeName	Name	Definition
COMP	Compensable	Adjustment applies to a service which is balance compensable. Earnings credits based on average balances maintained in the account can be used to offset the service charge.
NCMP	NonCompensable	Adjustment applies to a service which is not balance compensable. Balance based credits cannot be used to offset the service charge.

2.4.2.6.13.2 Description <Desc>

Presence: [1..1]

Definition: Free-form description and clarification of the adjustment.

Datatype: "Max140Text" on page 130

2.4.2.6.13.3 Amount <Amt>

Presence: [1..1]

Definition: Amount of the adjustment, expressed in the settlement currency.

Usage: If the amount would reduce charges due then the amount should be negatively signed.

Amount <Amt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	C1, C5	90
	Sign <*Sgn*>	[1..1]	Indicator		90

2.4.2.6.13.4 BalanceRequiredAmount <BalReqrdAmt>

Presence: [0..1]

Definition: Specifies whether the balance amount requires an adjustment.

BalanceRequiredAmount <BalReqrdAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	C1, C5	90
	Sign <*Sgn*>	[1..1]	Indicator		90

2.4.2.6.13.5 ErrorDate <ErrDt>

Presence: [0..1]

Definition: Date on which the situation causing the service adjustment occurred. If the date is not known then used the last day of the month in which the situation occurred or the date of the billing statement which reported the original service to which this adjustment applies.

Datatype: "ISODate" on page 126

2.4.2.6.13.6 AdjustmentIdentification <AdjstmntId>

Presence: [0..1]

Definition: Financial institution's own, internal service identification code, used to uniquely identify the service within the financial institution.

Datatype: "Max35Text" on page 131

2.4.2.6.13.7 SubService <SubSvc>

Presence: [0..1]

Definition: Defines the financial institution sub-service identification if the financial institution service identification code is used for more than one service.

SubService <SubSvc> contains the following **BillingSubServiceIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Issuer <Issr>	[1..1]			82
{Or	**Code** <Cd>	[1..1]	CodeSet		82
Or}	**Proprietary** <Prtry>	[1..1]	Text		82
	Identification <Id>	[1..1]	Text		83

2.4.2.6.13.7.1 Issuer <Issr>

Presence: [1..1]

Definition: Specifies the qualifier of the sub service.

Issuer <Issr> contains one of the following **BillingSubServiceQualifier1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	**Code** <Cd>	[1..1]	CodeSet		82
Or}	**Proprietary** <Prtry>	[1..1]	Text		82

2.4.2.6.13.7.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the contents of the sub service qualifier, in a coded form.

Datatype: "BillingSubServiceQualifier1Code" on page 119

CodeName	Name	Definition
LBOX	Lockbox	Subservice code contains a lockbox number which identifies the lockbox using the service.
STOR	Store	Subservice code contains a store number which identifies the store using the service.
BILA	BilaterallyAgreed	Meaning of the subservice code is established by the trading partners.
SEQN	SequenceNumber	Subservice code is an arbitrary sequence number used to uniquely identify this Service and prevent duplicate services within this statement.
MACT	MemberAccount	Subservice code is the account number of a member of a relationship structure. This allows a parent statement to include the same service as rolled up from its member accounts and still avoid duplicate service identification within the statement.

2.4.2.6.13.7.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the contents of the sub service qualifier, in a free-text form.

Datatype: "Max35Text" on page 131

2.4.2.6.13.7.2 Identification <Id>

Presence: [1..1]

Definition: Further defines a financial institution service, through the provision of the value required by the sub service qualifier, such as the actual lockbox number or store number.

Datatype: "Max35Text" on page 131

2.4.2.6.13.8 PriceChange <PricChng>

Presence: [0..1]

Definition: Change in the service price, expressed in the pricing currency. A negative value indicates a price reduction.

PriceChange <PricChng> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.13.9 OriginalPrice <OrgnlPric>

Presence: [0..1]

Definition: Price that was applied to the service, prior to the change, expressed in the pricing currency.

OriginalPrice <OrgnlPric> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.13.10 NewPrice <NewPric>

Presence: [0..1]

Definition: New, adjusted service price, expressed in the pricing currency.

NewPrice <NewPric> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.13.11 VolumeChange <VolChng>

Presence: [0..1]

Definition: Change in the service volume. A negative value indicates a volume reduction.

Datatype: "DecimalNumber" on page 128

2.4.2.6.13.12 OriginalVolume <OrgnlVol>

Presence: [0..1]

Definition: Original service volume.

Datatype: "DecimalNumber" on page 128

2.4.2.6.13.13 NewVolume <NewVol>

Presence: [0..1]

Definition: New, adjusted service volume.

Datatype: "DecimalNumber" on page 128

2.4.2.6.13.14 OriginalChargeAmount <OrgnlChrgAmt>

Presence: [0..1]

Definition: Service charge that was applied to the service, prior to the change, expressed in the pricing currency.

OriginalChargeAmount <OrgnlChrgAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

2.4.2.6.13.15 NewChargeAmount <NewChrgAmt>

Presence: [0..1]

Definition: New, adjusted service charge, expressed in the pricing currency.

NewChargeAmount <NewChrgAmt> contains the following elements (see "AmountAndDirection34" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	90
	Sign *<Sgn>*	[1..1]	Indicator		90

3 Message Items Types

3.1 MessageComponents

3.1.1 Account

3.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		85
Or}	Proprietary *<Prtry>*	[1..1]	Text		85

3.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 122

3.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 131

3.1.1.2 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		85
	SchemeName *<SchmeNm>*	[0..1]			86
{Or	Code *<Cd>*	[1..1]	CodeSet		86
Or}	Proprietary *<Prtry>*	[1..1]	Text		86
	Issuer *<Issr>*	[0..1]	Text		86

3.1.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 131

3.1.1.2.2 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		86
Or}	Proprietary *<Prtry>*	[1..1]	Text		86

3.1.1.2.2.1 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 121

3.1.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 131

3.1.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 131

3.1.1.3 ProxyAccountIdentification1

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			86
{Or	Code *<Cd>*	[1..1]	CodeSet		87
Or}	Proprietary *<Prtry>*	[1..1]	Text		87
	Identification *<Id>*	[1..1]	Text		87

3.1.1.3.1 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		87
Or}	Proprietary <Prtry>	[1..1]	Text		87

3.1.1.3.1.1 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 124

3.1.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 131

3.1.1.3.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 130

3.1.1.4 CashAccount38

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		87
	Type <Tp>	[0..1]	±		88
	Currency <Ccy>	[0..1]	CodeSet	C1	88
	Name <Nm>	[0..1]	Text		88
	Proxy <Prxy>	[0..1]	±		89

3.1.1.4.1 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 89 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	89
Or}	Other <Othr>	[1..1]	±		89

3.1.1.4.2 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 85 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		85
Or}	Proprietary <Prtry>	[1..1]	Text		85

3.1.1.4.3 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: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 116

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.

3.1.1.4.4 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 132

3.1.1.4.5 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 86 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			86
{Or	Code <*Cd*>	[1..1]	CodeSet		87
Or}	Proprietary <*Prtry*>	[1..1]	Text		87
	Identification <*Id*>	[1..1]	Text		87

3.1.2　　　Account Identification

3.1.2.1 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	C8	89
Or}	Other <*Othr*>	[1..1]	±		89

3.1.2.1.1 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: C8 "IBAN"

Datatype: "IBAN2007Identifier" on page 127

Constraints

• **IBAN**

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

3.1.2.1.2 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 85 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		85
	SchemeName <SchmeNm>	[0..1]			86
{Or	Code <Cd>	[1..1]	CodeSet		86
Or}	Proprietary <Prtry>	[1..1]	Text		86
	Issuer <Issr>	[0..1]	Text		86

3.1.3   Amount

3.1.3.1 AmountAndDirection34

Definition: Amount of money expressed with an optional currency code and debit/credit indicator.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	Sign <Sgn>	[1..1]	Indicator		90

3.1.3.1.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money that results in an increase (positively signed) or decrease (negatively signed), with specification of the currency.

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 115

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.

3.1.3.1.2 Sign <Sgn>

Presence: [1..1]

Definition: Indicates that the amount value is positive or negative.

Datatype: One of the following values must be used (see "PlusOrMinusIndicator" on page 128):

- *Meaning When True:* Plus

- *Meaning When False:* Minus

3.1.4   Bank Transaction Code

3.1.4.1 BankTransactionCodeStructure4

Definition: Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Domain *<Domn>*	[0..1]	±		91
	Proprietary *<Prtry>*	[0..1]			91
	Code *<Cd>*	[1..1]	Text		92
	Issuer *<Issr>*	[0..1]	Text		92

Constraints

- **DomainOrProprietaryRule**

  Either Proprietary or Domain or both must be present.

  ```
  Following Must be True
      /Domain Must be present
   Or    /Proprietary Must be present
  ```

- **FamilyAndSubFamilyRule**

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

3.1.4.1.1 Domain <Domn>

Presence: [0..1]

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

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

Domain <Domn> contains the following elements (see "BankTransactionCodeStructure5" on page 92 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[1..1]	CodeSet		93
	Family *<Fmly>*	[1..1]	±		93

3.1.4.1.2 Proprietary <Prtry>

Presence: [0..1]

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

Proprietary <Prtry> contains the following **ProprietaryBankTransactionCodeStructure1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	Text		92
	Issuer <Issr>	[0..1]	Text		92

3.1.4.1.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "Max35Text" on page 131

3.1.4.1.2.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 131

3.1.4.2 BankTransactionCodeStructure6

Definition: Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		92
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		92

3.1.4.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Datatype: "ExternalBankTransactionFamily1Code" on page 121

3.1.4.2.2 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

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

Datatype: "ExternalBankTransactionSubFamily1Code" on page 121

3.1.4.3 BankTransactionCodeStructure5

Definition: Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		93
	Family <Fmly>	[1..1]	±		93

3.1.4.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Datatype: "ExternalBankTransactionDomain1Code" on page 121

3.1.4.3.2 Family <Fmly>

Presence: [1..1]

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

Family <Fmly> contains the following elements (see "BankTransactionCodeStructure6" on page 92 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[1..1]	CodeSet		92
	SubFamilyCode *<SubFmlyCd>*	[1..1]	CodeSet		92

3.1.5 　　　Financial Institution Identification

3.1.5.1 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]	±		93
	MemberIdentification *<MmbId>*	[1..1]	Text		93

3.1.5.1.1 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 114 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		114
Or}	Proprietary *<Prtry>*	[1..1]	Text		114

3.1.5.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 131

3.1.5.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C3	94
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		94
	LEI *<LEI>*	[0..1]	IdentifierSet		94
	Name *<Nm>*	[0..1]	Text		94
	PostalAddress *<PstlAdr>*	[0..1]	±		95
	Other *<Othr>*	[0..1]	±		95

3.1.5.2.1 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: C3 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 127

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.

3.1.5.2.2 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 93 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		93
	MemberIdentification *<MmbId>*	[1..1]	Text		93

3.1.5.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 127

3.1.5.2.4 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 130

3.1.5.2.5 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 110 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			111
{Or	Code <*Cd*>	[1..1]	CodeSet		111
Or}	Proprietary <*Prtry*>	[1..1]	±		112
	Department <*Dept*>	[0..1]	Text		112
	SubDepartment <*SubDept*>	[0..1]	Text		112
	StreetName <*StrtNm*>	[0..1]	Text		112
	BuildingNumber <*BldgNb*>	[0..1]	Text		112
	BuildingName <*BldgNm*>	[0..1]	Text		113
	Floor <*Flr*>	[0..1]	Text		113
	PostBox <*PstBx*>	[0..1]	Text		113
	Room <*Room*>	[0..1]	Text		113
	PostCode <*PstCd*>	[0..1]	Text		113
	TownName <*TwnNm*>	[0..1]	Text		113
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		113
	DistrictName <*DstrctNm*>	[0..1]	Text		113
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		114
	Country <*Ctry*>	[0..1]	CodeSet	C4	114
	AddressLine <*AdrLine*>	[0..7]	Text		114

3.1.5.2.6 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 99 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		100
	SchemeName <SchmeNm>	[0..1]			100
{Or	Code <Cd>	[1..1]	CodeSet		100
Or}	Proprietary <Prtry>	[1..1]	Text		100
	Issuer <Issr>	[0..1]	Text		100

3.1.5.3 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		96
	LEI <LEI>	[0..1]	IdentifierSet		96
	Name <Nm>	[0..1]	Text		96
	PostalAddress <PstlAdr>	[0..1]	±		96

3.1.5.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "Max35Text" on page 131

3.1.5.3.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification for the branch of the financial institution.

Datatype: "LEIIdentifier" on page 127

3.1.5.3.3 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 130

3.1.5.3.4 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 110 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			111
{Or	Code *<Cd>*	[1..1]	CodeSet		111
Or}	Proprietary *<Prtry>*	[1..1]	±		112
	Department *<Dept>*	[0..1]	Text		112
	SubDepartment *<SubDept>*	[0..1]	Text		112
	StreetName *<StrtNm>*	[0..1]	Text		112
	BuildingNumber *<BldgNb>*	[0..1]	Text		112
	BuildingName *<BldgNm>*	[0..1]	Text		113
	Floor *<Flr>*	[0..1]	Text		113
	PostBox *<PstBx>*	[0..1]	Text		113
	Room *<Room>*	[0..1]	Text		113
	PostCode *<PstCd>*	[0..1]	Text		113
	TownName *<TwnNm>*	[0..1]	Text		113
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		113
	DistrictName *<DstrctNm>*	[0..1]	Text		113
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		114
	Country *<Ctry>*	[0..1]	CodeSet	C4	114
	AddressLine *<AdrLine>*	[0..7]	Text		114

3.1.5.4 FinancialInstitutionIdentification19

Definition: Identification of a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C3	97
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		98
	LEI *<LEI>*	[0..1]	IdentifierSet		98
	Other *<Othr>*	[0..1]	±		98

3.1.5.4.1 BICFI <BICFI>

Presence: [0..1]

Definition: Business identification code of the financial institution.

Impacted by: C3 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 127

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.

3.1.5.4.2 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 93 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		93
	MemberIdentification *<MmbId>*	[1..1]	Text		93

3.1.5.4.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 127

3.1.5.4.4 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 99 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		100
	SchemeName *<SchmeNm>*	[0..1]			100
{Or	Code *<Cd>*	[1..1]	CodeSet		100
Or}	Proprietary *<Prtry>*	[1..1]	Text		100
	Issuer *<Issr>*	[0..1]	Text		100

3.1.5.5 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]	±		99
	BranchIdentification *<BrnchId>*	[0..1]	±		99

3.1.5.5.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

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

FinancialInstitutionIdentification <FinInstnId> contains the following elements (see "FinancialInstitutionIdentification18" on page 94 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C3	94
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		94
	LEI *<LEI>*	[0..1]	IdentifierSet		94
	Name *<Nm>*	[0..1]	Text		94
	PostalAddress *<PstlAdr>*	[0..1]	±		95
	Other *<Othr>*	[0..1]	±		95

3.1.5.5.2 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 96 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	Text		96
	LEI *<LEI>*	[0..1]	IdentifierSet		96
	Name *<Nm>*	[0..1]	Text		96
	PostalAddress *<PstlAdr>*	[0..1]	±		96

3.1.5.6 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		100
	SchemeName *<SchmeNm>*	[0..1]			100
{Or	Code *<Cd>*	[1..1]	CodeSet		100
Or}	Proprietary *<Prtry>*	[1..1]	Text		100
	Issuer *<Issr>*	[0..1]	Text		100

3.1.5.6.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 131

3.1.5.6.2 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		100
Or}	Proprietary *<Prtry>*	[1..1]	Text		100

3.1.5.6.2.1 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 123

3.1.5.6.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 131

3.1.5.6.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 131

3.1.6   Identification Information

3.1.6.1 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		101
	Issuer *<Issr>*	[1..1]	Text		101
	SchemeName *<SchmeNm>*	[0..1]	Text		101

3.1.6.1.1 Identification <Id>

Presence: [1..1]

Definition: Proprietary information, often a code, issued by the data source scheme issuer.

Datatype: "Exact4AlphaNumericText" on page 129

3.1.6.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 131

3.1.6.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 131

3.1.7   Miscellaneous

3.1.7.1 Pagination1

Definition: Number used to sequence pages when it is not possible for data to be conveyed in a single message and the data has to be split across several pages (messages).

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PageNumber *<PgNb>*	[1..1]	Text		101
	LastPageIndicator *<LastPgInd>*	[1..1]	Indicator		102

3.1.7.1.1 PageNumber <PgNb>

Presence: [1..1]

Definition: Page number.

Datatype: "Max5NumericText" on page 131

3.1.7.1.2 LastPageIndicator <LastPgInd>

Presence: [1..1]

Definition: Indicates the last page.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 128):

- *Meaning When True:* Yes

- *Meaning When False:* No

3.1.8   Organisation Identification

3.1.8.1 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C2	102
	LEI *<LEI>*	[0..1]	IdentifierSet		102
	Other *<Othr>*	[0..*]			103
	Identification *<Id>*	[1..1]	Text		103
	SchemeName *<SchmeNm>*	[0..1]			103
{Or	Code *<Cd>*	[1..1]	CodeSet		103
Or}	Proprietary *<Prtry>*	[1..1]	Text		103
	Issuer *<Issr>*	[0..1]	Text		103

3.1.8.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 126

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.

3.1.8.1.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 127

3.1.8.1.3 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		103
	SchemeName <*SchmeNm*>	[0..1]			103
{Or	Code <*Cd*>	[1..1]	CodeSet		103
Or}	Proprietary <*Prtry*>	[1..1]	Text		103
	Issuer <*Issr*>	[0..1]	Text		103

3.1.8.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 131

3.1.8.1.3.2 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		103
Or}	Proprietary <*Prtry*>	[1..1]	Text		103

3.1.8.1.3.2.1 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 123

3.1.8.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 131

3.1.8.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 131

3.1.9   Party Identification

3.1.9.1 PartyIdentification138

Definition: Describes the details of an organisation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		104
	LegalName *<LglNm>*	[0..1]	Text		104
	PostalAddress *<PstlAdr>*	[0..1]	±		104
	Identification *<Id>*	[1..1]			105
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		105
Or}	FinancialInstitutionIdentification *<FIId>*	[1..1]	±		106
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C4	106
	ContactDetails *<CtctDtls>*	[0..1]	±		106

3.1.9.1.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 130

3.1.9.1.2 LegalName <LglNm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 130

3.1.9.1.3 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress24" on page 110 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			111
{Or	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	±		112
	Department <Dept>	[0..1]	Text		112
	SubDepartment <SubDept>	[0..1]	Text		112
	StreetName <StrtNm>	[0..1]	Text		112
	BuildingNumber <BldgNb>	[0..1]	Text		112
	BuildingName <BldgNm>	[0..1]	Text		113
	Floor <Flr>	[0..1]	Text		113
	PostBox <PstBx>	[0..1]	Text		113
	Room <Room>	[0..1]	Text		113
	PostCode <PstCd>	[0..1]	Text		113
	TownName <TwnNm>	[0..1]	Text		113
	TownLocationName <TwnLctnNm>	[0..1]	Text		113
	DistrictName <DstrctNm>	[0..1]	Text		113
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		114
	Country <Ctry>	[0..1]	CodeSet	C4	114
	AddressLine <AdrLine>	[0..7]	Text		114

3.1.9.1.4 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous way to identify the party.

Identification <Id> contains one of the following **Party43Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		105
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		106

3.1.9.1.4.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 102 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C2	102
	LEI *<LEI>*	[0..1]	IdentifierSet		102
	Other *<Othr>*	[0..*]			103
	Identification *<Id>*	[1..1]	Text		103
	SchemeName *<SchmeNm>*	[0..1]			103
{Or	Code *<Cd>*	[1..1]	CodeSet		103
Or}	Proprietary *<Prtry>*	[1..1]	Text		103
	Issuer *<Issr>*	[0..1]	Text		103

3.1.9.1.4.2 FinancialInstitutionIdentification <FIId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution.

FinancialInstitutionIdentification <FIId> contains the following elements (see "FinancialInstitutionIdentification19" on page 97 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C3	97
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		98
	LEI *<LEI>*	[0..1]	IdentifierSet		98
	Other *<Othr>*	[0..1]	±		98

3.1.9.1.5 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: C4 "Country"

Datatype: "CountryCode" on page 120

Constraints

- **Country**

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

3.1.9.1.6 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Indicates how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see "Contact4" on page 107 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		108
	Name *<Nm>*	[0..1]	Text		108
	PhoneNumber *<PhneNb>*	[0..1]	Text		108
	MobileNumber *<MobNb>*	[0..1]	Text		109
	FaxNumber *<FaxNb>*	[0..1]	Text		109
	EmailAddress *<EmailAdr>*	[0..1]	Text		109
	EmailPurpose *<EmailPurp>*	[0..1]	Text		109
	JobTitle *<JobTitl>*	[0..1]	Text		109
	Responsibility *<Rspnsblty>*	[0..1]	Text		109
	Department *<Dept>*	[0..1]	Text		109
	Other *<Othr>*	[0..*]			109
	ChannelType *<ChanlTp>*	[1..1]	Text		110
	Identification *<Id>*	[0..1]	Text		110
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		110

3.1.10   Person Identification

3.1.10.1 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		108
	Name *<Nm>*	[0..1]	Text		108
	PhoneNumber *<PhneNb>*	[0..1]	Text		108
	MobileNumber *<MobNb>*	[0..1]	Text		109
	FaxNumber *<FaxNb>*	[0..1]	Text		109
	EmailAddress *<EmailAdr>*	[0..1]	Text		109
	EmailPurpose *<EmailPurp>*	[0..1]	Text		109
	JobTitle *<JobTitl>*	[0..1]	Text		109
	Responsibility *<Rspnsblty>*	[0..1]	Text		109
	Department *<Dept>*	[0..1]	Text		109
	Other *<Othr>*	[0..*]			109
	ChannelType *<ChanlTp>*	[1..1]	Text		110
	Identification *<Id>*	[0..1]	Text		110
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		110

3.1.10.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix2Code" on page 124

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).

3.1.10.1.2 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 130

3.1.10.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 132

3.1.10.1.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 132

3.1.10.1.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 132

3.1.10.1.6 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 130

3.1.10.1.7 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: "Max35Text" on page 131

3.1.10.1.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 131

3.1.10.1.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 131

3.1.10.1.10 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 132

3.1.10.1.11 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		110
	Identification <*Id*>	[0..1]	Text		110

3.1.10.1.11.1 ChannelType <ChanlTp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on page 131

3.1.10.1.11.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: "Max128Text" on page 129

3.1.10.1.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 124

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.

3.1.11   Postal Address

3.1.11.1 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]			111
{Or	Code *<Cd>*	[1..1]	CodeSet		111
Or}	Proprietary *<Prtry>*	[1..1]	±		112
	Department *<Dept>*	[0..1]	Text		112
	SubDepartment *<SubDept>*	[0..1]	Text		112
	StreetName *<StrtNm>*	[0..1]	Text		112
	BuildingNumber *<BldgNb>*	[0..1]	Text		112
	BuildingName *<BldgNm>*	[0..1]	Text		113
	Floor *<Flr>*	[0..1]	Text		113
	PostBox *<PstBx>*	[0..1]	Text		113
	Room *<Room>*	[0..1]	Text		113
	PostCode *<PstCd>*	[0..1]	Text		113
	TownName *<TwnNm>*	[0..1]	Text		113
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		113
	DistrictName *<DstrctNm>*	[0..1]	Text		113
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		114
	Country *<Ctry>*	[0..1]	CodeSet	C4	114
	AddressLine *<AdrLine>*	[0..7]	Text		114

3.1.11.1.1 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		111
Or}	Proprietary *<Prtry>*	[1..1]	±		112

3.1.11.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 116

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.

3.1.11.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 101 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		101
	Issuer <*Issr*>	[1..1]	Text		101
	SchemeName <*SchmeNm*>	[0..1]	Text		101

3.1.11.1.2 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 132

3.1.11.1.3 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "Max70Text" on page 132

3.1.11.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 132

3.1.11.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 130

3.1.11.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 131

3.1.11.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 132

3.1.11.1.8 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 130

3.1.11.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 132

3.1.11.1.10 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 130

3.1.11.1.11 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 131

3.1.11.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 131

3.1.11.1.13 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 131

3.1.11.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 131

3.1.11.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 120

Constraints

- **Country**

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

3.1.11.1.16 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 132

3.1.12   System Identification

3.1.12.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		114
Or}	Proprietary <*Prtry*>	[1..1]	Text		114

3.1.12.1.1 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 123

3.1.12.1.2 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 131

3.2   Message Datatypes

3.2.1   Amount

3.2.1.1 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 116

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.

3.2.2   CodeSet

3.2.2.1 AccountLevel1Code

Definition: Defines the level of an account within the account hierarchy.

Type: CodeSet

CodeName	Name	Definition
INTM	Intermediate	Intermediate level within an account hierarchy.
SMRY	Summary	Highest level within an account hierarchy.

3.2.2.2 AccountLevel2Code

Definition: Defines the level of an account within the account hierarchy.

Type: CodeSet

CodeName	Name	Definition
INTM	Intermediate	Intermediate level within an account hierarchy.
SMRY	Summary	Highest level within an account hierarchy.
DETL	Detail	Account is a real deposit/current account.

3.2.2.3 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.

3.2.2.4 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.

3.2.2.5 BalanceAdjustmentType1Code

Definition: Defines the type of allowed balance adjustment.

Type: CodeSet

CodeName	Name	Definition
LDGR	Ledger	Adjustment applies to the average ledger (book) balance.
FLOT	Float	Adjustment applies to the average float (unavailable) balance.
CLLD	Collected	Adjustment applies to the average collected (book less float) balance.

3.2.2.6 BillingChargeMethod1Code

Definition: Defines how the billing charge is calculated.

Type: CodeSet

CodeName	Name	Definition
UPRC	UnitPriced	Charge is calculated as the product of volume times unit price. This is the default value.
STAM	StampDuty	Service is specifically identified as a stamp duty for accounting purposes. The charge is calculated as the product of volume times unit price.
BCHG	BaseCharge	Fee charged in addition to the volume times unit price when one or more units of the service are provided.
DPRC	DiscountPrice	Charge is calculated using a price which is lower than the quoted bank price.
FCHG	FlatCharge	Fixed charge not tied to volume or unit price. Flat Charge fees do not require a volume or Unit Price.
LPRC	ListPrice	A single service where the volume, original charge and balance required are the totals of two or more pricing tiers.
MCHG	MinimumCharge	Lowest charge possible for the service.
MXRD	MaximumReduction	Maximum charge possible for the service even though volume times unit price exceeds the maximum reduction value.
TIR1	Tier1	Line item represents a charge for tier 1 in a multi tier, volume discount charging structure. Designates the tier 1 used to charge out the volume that falls in that tier.
TIR2	Tier2	Line item represents a charge for tier 2 in a multi tier, volume discount charging structure. Designates the tier 2 used to charge out the volume that falls in that tier.
TIR3	Tier3	Line item represents a charge for tier 3 in a multi tier, volume discount charging structure. Designates the tier 3 used to charge out the volume that falls in that tier.

CodeName	Name	Definition
TIR4	Tier4	Line item represents a charge for tier 4 in a multi tier, volume discount charging structure. Designates the tier 4 used to charge out the volume that falls in that tier.
TIR5	Tier5	Line item represents a charge for tier 5 in a multi tier, volume discount charging structure. Designates the tier 5 used to charge out the volume that falls in that tier.
TIR6	Tier6	Line item represents a charge for tier 6 in a multi tier, volume discount charging structure. Designates the tier 6 used to charge out the volume that falls in that tier.
TIR7	Tier7	Line item represents a charge for tier 7 in a multi tier, volume discount charging structure. Designates the tier 7 used to charge out the volume that falls in that tier.
TIR8	Tier8	Line item represents a charge for tier 8 in a multi tier, volume discount charging structure. Designates the tier 8 used to charge out the volume that falls in that tier.
TIR9	Tier9	Line item represents a charge for tier 9 in a multi tier, volume discount charging structure. Designates the tier 9 used to charge out the volume that falls in that tier.
TPRC	ThresholdPrice	Unit price is determined by the total volume.
ZPRC	ZonePrice	Indicates different prices for the same service. Typically used in a relationship summary statement where the same service has a different price for different accounts in the relationship.
BBSE	BalanceBased	Charge is calculated as a balance times a per-annum rate multiplied by a time factor.

3.2.2.7 BillingCurrencyType1Code

Definition: Defines the type of currency to be used for the billing of a service.

Type: CodeSet

CodeName	Name	Definition
ACCT	Account	Currency type used for the billing is the account currency.
STLM	Settlement	Currency type used for the billing is the settlement currency.
PRCG	Pricing	Currency type used for the billing is the pricing currency.

3.2.2.8 BillingCurrencyType2Code

Definition: Defines the type of currency to be used for the billing of a service.

Type: CodeSet

CodeName	Name	Definition
ACCT	Account	Currency type used for the billing is the account currency.
STLM	Settlement	Currency type used for the billing is the settlement currency.
PRCG	Pricing	Currency type used for the billing is the pricing currency.
HOST	Host	Currency type used for the billing is the host currency.

3.2.2.9 BillingStatementStatus1Code

Definition: Defines the status of the billing statement.

Type: CodeSet

CodeName	Name	Definition
ORGN	Original	Statement is the original statement.
RPLC	Replace	Statement replaces the original statement.
TEST	Test	Statement is a test statement.

3.2.2.10 BillingSubServiceQualifier1Code

Definition: Qualifies the content of the subservice code.

Type: CodeSet

CodeName	Name	Definition
LBOX	Lockbox	Subservice code contains a lockbox number which identifies the lockbox using the service.
STOR	Store	Subservice code contains a store number which identifies the store using the service.
BILA	BilaterallyAgreed	Meaning of the subservice code is established by the trading partners.
SEQN	SequenceNumber	Subservice code is an arbitrary sequence number used to uniquely identify this Service and prevent duplicate services within this statement.
MACT	MemberAccount	Subservice code is the account number of a member of a relationship structure. This allows a parent statement to include the same service as rolled up from its member accounts and still avoid duplicate service identification within the statement.

3.2.2.11 BillingTaxCalculationMethod1Code

Definition: Defines the tax calculation method.

Type: CodeSet

CodeName	Name	Definition
NTAX	NoTaxes	No taxes are calculated or due on this account.
MTDA	MethodA	Line-by-line per service calculation and settlement currency translation.
MTDB	MethodB	Line-by-line per service calculation with settlement currency translation performed on the statement tax total.
MTDC	MethodC	Group tax calculation with group settlement currency translation.
MTDD	MethodD	Line-by-line per service calculation with all charges and taxes due in the pricing currency.
UDFD	Undefined	Tax calculation method is not defined or unknown.

3.2.2.12 CompensationMethod1Code

Definition: Defines if and how charges and taxes due are paid to the financial institution.

Type: CodeSet

CodeName	Name	Definition
NOCP	No	Account does not pay and charges or taxes due.
DBTD	Debited	Account is debited for any charges or taxes due.
INVD	Invoiced	Account or summary account is invoiced for any charges or taxes due.
DDBT	DelayedDebit	Account is automatically debited on a future date.

3.2.2.13 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

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).

3.2.2.14 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

3.2.2.15 ExternalBankTransactionDomain1Code

Definition: Specifies the bank transaction code domain, as published in an external bank transaction code domain code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

3.2.2.16 ExternalBankTransactionFamily1Code

Definition: Specifies the bank transaction code family, as published in an external bank transaction code family code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

3.2.2.17 ExternalBankTransactionSubFamily1Code

Definition: Specifies the bank transaction code sub-family, as published in an external bank transaction code sub-family code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

3.2.2.18 ExternalBillingBalanceType1Code

Definition: Defines the balance of the billing service, as published in an external billing balance code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

3.2.2.19 ExternalBillingCompensationType1Code

Definition: Defines the type of billing compensation to be applied, as published in an external billing compensation type code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

3.2.2.20 ExternalBillingRateIdentification1Code

Definition: Specifies the type of billing rate or factor, as published in an external billing rate identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

3.2.2.21 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

3.2.2.22 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

3.2.2.23 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

3.2.2.24 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

3.2.2.25 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

3.2.2.26 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).

3.2.2.27 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.

3.2.2.28 ServiceAdjustmentType1Code

Definition: Defines the type of allowed service adjustment.

Type: CodeSet

CodeName	Name	Definition
COMP	Compensable	Adjustment applies to a service which is balance compensable. Earnings credits based on average balances maintained in the account can be used to offset the service charge.
NCMP	NonCompensable	Adjustment applies to a service which is not balance compensable. Balance based credits cannot be used to offset the service charge.

3.2.2.29 ServicePaymentMethod1Code

Definition: Defines the method for the payment of the services charge.

Type: CodeSet

CodeName	Name	Definition
BCMP	BalanceCompensable	Allows the bank to offset a service charge with interest earned on the deposit account balance. The actual charges arising from balance compensable services are always calculated and charged at month end. Used in the USA.
FLAT	HardCharge	Charge is not balance compensable and is due. In the absence of balance compensable charges in Europe, this would be the most commonly used code for services that are billed at month end.
PVCH	PreviouslyCharged	Charge was previously assessed and is not part of the amount due as of this statement. This code is used for charges that were debited as the chargeable event took place.
INVS	InvoicedSeparately	Charge was previously invoiced and is not part of the amount due as of this statement. This code is used for charges that were invoiced as the chargeable event took place.
WVED	Waived	Charge is waived and not due. The waived amount must be placed in original charge amount.
FREE	Free	Service is free, no charge, to the customer.

3.2.2.30 ServiceTaxDesignation1Code

Definition: Defines the taxable status of the service.

Type: CodeSet

CodeName	Name	Definition
XMPT	Exempt	No taxes are due.
ZERO	ZeroRate	Tax is due but at zero percent and a zero charge.

CodeName	Name	Definition
TAXE	Taxable	One or more taxes are due on this service.

3.2.3 Date

3.2.3.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

3.2.4 DateTime

3.2.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

3.2.5 IdentifierSet

3.2.5.1 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.

3.2.5.2 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.

3.2.5.3 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.

3.2.5.4 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}

3.2.6   Indicator

3.2.6.1 PlusOrMinusIndicator

Definition: Indicates a positive or negative value.

Type: Indicator

Meaning When True: Plus

Meaning When False: Minus

3.2.6.2 YesNoIndicator

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

3.2.7   Quantity

3.2.7.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

3.2.7.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

3.2.8   Rate

3.2.8.1 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

3.2.8.2 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

3.2.9   Text

3.2.9.1 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern	[a-zA-Z0-9]{4}

3.2.9.2 Max105Text

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

Type: Text

Format

minLength	1
maxLength	105

3.2.9.3 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

3.2.9.4 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

3.2.9.5 Max12Text

Definition: Specifies a character string with a maximum length of 12 characters.

Type: Text

Format

minLength	1
maxLength	12

3.2.9.6 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

3.2.9.7 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

3.2.9.8 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

3.2.9.9 Max20Text

Definition: Specifies a character string with a maximum length of 20 characters.

Type: Text

Format

minLength	1
maxLength	20

3.2.9.10 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

3.2.9.11 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

3.2.9.12 Max40Text

Definition: Specifies a character string with a maximum length of 40 characters.

Type: Text

Format

minLength	1
maxLength	40

3.2.9.13 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

3.2.9.14 Max5NumericText

Definition: Specifies a numeric string with a maximum length of 5 digits.

Type: Text

Format

pattern   [0-9]{1,5}

3.2.9.15 Max6Text

Definition: Specifies a character string with a maximum length of 6 characters.

Type: Text

Format

minLength   1

maxLength   6

3.2.9.16 Max70Text

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

Type: Text

Format

minLength   1

maxLength   70

3.2.9.17 Max8Text

Definition: Specifies a character string with a maximum length of 8 characters.

Type: Text

Format

minLength   1

maxLength   8

3.2.9.18 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}