ISO 20022

Change or Verify Account Identification - ISO - Latest version

Message Definition Report - Part 2

Approved by the Payments SEG on 11 January 2021.

This document provides details of the Message Definitions for Change or Verify Account Identification - ISO - Latest version.

February 2021

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1   Message Set Overview

Introduction

Set of messages used by a financial institution to inform another financial institution of the change of a client's bank and/or the change of a client's account identification. These messages may also be used to ask a bank to verify one of its banks and/or to verify its account identification.

1.1   List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
acmt.022.001.03 IdentificationModificationAdviceV03	The IdentificationModificationAdvice message is sent by an assigner to an assignee. The message is used to advice on the correct party and/or account identification information.
acmt.023.001.03 IdentificationVerificationRequestV03	The IdentificationVerificationRequest message is sent by an assigner to an assignee. It is used to request the verification of party and/or account identification information.
acmt.024.001.03 IdentificationVerificationReportV03	The IdentificationVerificationReport message is sent by an assigner to an assignee. It is used to confirm whether or not the presented party and/or account identification information is correct.

2   acmt.022.001.03 IdentificationModificationAdviceV03

2.1   MessageDefinition Functionality

Scope

The IdentificationModificationAdvice message is sent by an assigner to an assignee. The message is used to advice on the correct party and/or account identification information.

Usage

The IdentificationModificationAdvice message is sent after the receipt of one or several transaction messages that included no longer valid party and/or account identification information.

The IdentificationModificationAdvice message is exchanged between financial institutions and between financial institutions and non financial institutions and can contain one or more modification advises.

There is no time limit on the time between the sending of an IdentificationModificationAdvice message and the receipt of the transaction messages that the IdentificationModificationAdvice refers to.

The IdentificationModificationAdvice includes the correct party and/or account identification information, the IdentificationModificationAdvice or the included information may be forwarded to the initiating party of the transaction messages.

Outline

The IdentificationModificationAdviceV03 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. Assignment

   Identifies the identification assignment.

B. OriginalTransactionReference

   Provides reference information on the original message.

C. Modification

   Information concerning the identification data that is advised to be modified.

D. SupplementaryData

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

2.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <IdModAdvc>	[1..1]			
	Assignment *<Assgnmt>*	[1..1]			7
	MessageIdentification *<MsgId>*	[1..1]	Text		7
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		7
	Creator *<Cretr>*	[0..1]	±		7
	FirstAgent *<FrstAgt>*	[0..1]	±		7
	Assigner *<Assgnr>*	[1..1]	±		8
	Assignee *<Assgne>*	[1..1]	±		8
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]	±		8
	Modification *<Mod>*	[1..*]			9
	Identification *<Id>*	[1..1]	Text		10
	OriginalPartyAndAccountIdentification *<OrgnlPtyAndAcctId>*	[0..1]			10
	Party *<Pty>*	[0..1]	±		11
	Account *<Acct>*	[0..1]		C7, C6	11
	Identification *<Id>*	[0..1]	±		12
	Type *<Tp>*	[0..1]	±		12
	Currency *<Ccy>*	[0..1]	CodeSet	C1	12
	Name *<Nm>*	[0..1]	Text		13
	Proxy *<Prxy>*	[0..1]	±		13
	Agent *<Agt>*	[0..1]	±		13
	UpdatedPartyAndAccountIdentification *<UpdtdPtyAndAcctId>*	[1..1]			13
	Party *<Pty>*	[0..1]	±		14
	Account *<Acct>*	[0..1]		C7, C6	14
	Identification *<Id>*	[0..1]	±		15
	Type *<Tp>*	[0..1]	±		15
	Currency *<Ccy>*	[0..1]	CodeSet	C1	15
	Name *<Nm>*	[0..1]	Text		16
	Proxy *<Prxy>*	[0..1]	±		16
	Agent *<Agt>*	[0..1]	±		16

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		16
	SupplementaryData <*SplmtryData*>	[0..*]	±	C8	17

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 **IBAN**

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

C6 **IdentificationAndProxyGuideline**

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

C7 **IdentificationOrProxyPresenceRule**

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

C8 **SupplementaryDataRule**

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

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 Assignment <Assgnmt>

Presence: [1..1]

Definition: Identifies the identification assignment.

Assignment <Assgnmt> contains the following **IdentificationAssignment3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		7
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		7
	Creator <*Cretr*>	[0..1]	±		7
	FirstAgent <*FrstAgt*>	[0..1]	±		7
	Assigner <*Assgnr*>	[1..1]	±		8
	Assignee <*Assgne*>	[1..1]	±		8

2.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period.

Datatype: "Max35Text" on page 79

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the identification assignment was created.

Datatype: "ISODateTime" on page 75

2.4.1.3 Creator <Cretr>

Presence: [0..1]

Definition: Party that created the identification assignment.

Creator <Cretr> contains one of the following elements (see "Party40Choice" on page 59 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Party <*Pty*>	[1..1]	±		60
Or}	Agent <*Agt*>	[1..1]	±		60

2.4.1.4 FirstAgent <FrstAgt>

Presence: [0..1]

Definition: Identifies the first agent in the identification chain, following the payment initiating party.

FirstAgent <FrstAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		49
	BranchIdentification *<BrnchId>*	[0..1]	±		50

2.4.1.5 Assigner <Assgnr>

Presence: [1..1]

Definition: Party that assigns the identification assignment to another party. This is also the sender of the message.

Assigner <Assgnr> contains one of the following elements (see "Party40Choice" on page 59 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		60
Or}	Agent *<Agt>*	[1..1]	±		60

2.4.1.6 Assignee <Assgne>

Presence: [1..1]

Definition: Party that the identification assignment is assigned to. This is also the receiver of the message.

Assignee <Assgne> contains one of the following elements (see "Party40Choice" on page 59 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		60
Or}	Agent *<Agt>*	[1..1]	±		60

2.4.2 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Provides reference information on the original message.

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see <u>"OriginalTransactionReference30" on page 60</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[0..1]	Text		61
	MessageNameIdentification <MsgNmId>	[0..1]	Text		61
	CreationDateTime <CreDtTm>	[0..1]	DateTime		61
	OriginalTransaction <OrgnlTx>	[0..*]	±		61

2.4.3 Modification <Mod>

Presence: [1..*]

Definition: Information concerning the identification data that is advised to be modified.

Modification <Mod> contains the following **IdentificationModification4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		10
	OriginalPartyAndAccountIdentification <OrgnlPtyAndAcctId>	[0..1]			10
	Party <Pty>	[0..1]	±		11
	Account <Acct>	[0..1]		C7, C6	11
	Identification <Id>	[0..1]	±		12
	Type <Tp>	[0..1]	±		12
	Currency <Ccy>	[0..1]	CodeSet	C1	12
	Name <Nm>	[0..1]	Text		13
	Proxy <Prxy>	[0..1]	±		13
	Agent <Agt>	[0..1]	±		13
	UpdatedPartyAndAccountIdentification <UpdtdPtyAndAcctId>	[1..1]			13
	Party <Pty>	[0..1]	±		14
	Account <Acct>	[0..1]		C7, C6	14
	Identification <Id>	[0..1]	±		15
	Type <Tp>	[0..1]	±		15
	Currency <Ccy>	[0..1]	CodeSet	C1	15
	Name <Nm>	[0..1]	Text		16
	Proxy <Prxy>	[0..1]	±		16
	Agent <Agt>	[0..1]	±		16
	AdditionalInformation <AddtlInf>	[0..1]	Text		16

2.4.3.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Max35Text" on page 79

2.4.3.2 OriginalPartyAndAccountIdentification <OrgnlPtyAndAcctId>

Presence: [0..1]

Definition: Provides party and/or account identification information as given in the original message.

OriginalPartyAndAccountIdentification <OrgnlPtyAndAcctId> contains the following **IdentificationInformation4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[0..1]	±		11
	Account <Acct>	[0..1]		C7, C6	11
	Identification <Id>	[0..1]	±		12
	Type <Tp>	[0..1]	±		12
	Currency <Ccy>	[0..1]	CodeSet	C1	12
	Name <Nm>	[0..1]	Text		13
	Proxy <Prxy>	[0..1]	±		13
	Agent <Agt>	[0..1]	±		13

2.4.3.2.1 Party <Pty>

Presence: [0..1]

Definition: Account owner that owes an amount of money or to whom an amount of money is due.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		56
	PostalAddress <PstlAdr>	[0..1]	±		56
	Identification <Id>	[0..1]	±		57
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	57
	ContactDetails <CtctDtls>	[0..1]	±		58

2.4.3.2.2 Account <Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of a party.

Impacted by: C7 "IdentificationOrProxyPresenceRule", C6 "IdentificationAndProxyGuideline"

Account <Acct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		12
	Type <Tp>	[0..1]	±		12
	Currency <Ccy>	[0..1]	CodeSet	C1	12
	Name <Nm>	[0..1]	Text		13
	Proxy <Prxy>	[0..1]	±		13

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

    ```
    Following Must be True
        /Identification Must be present
    And     /Proxy Must be present
    ```

2.4.3.2.2.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 44 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C5	44
Or}	Other *<Othr>*	[1..1]	±		45

2.4.3.2.2.2 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 42 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		42
Or}	Proprietary *<Prtry>*	[1..1]	Text		42

2.4.3.2.2.3 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 71

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.

2.4.3.2.2.4 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 79

2.4.3.2.2.5 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 43 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			43
{Or	Code *<Cd>*	[1..1]	CodeSet		44
Or}	Proprietary *<Prtry>*	[1..1]	Text		44
	Identification *<Id>*	[1..1]	Text		44

2.4.3.2.3 Agent <Agt>

Presence: [0..1]

Definition: Financial institution servicing an account for a party.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		49
	BranchIdentification *<BrnchId>*	[0..1]	±		50

2.4.3.3 UpdatedPartyAndAccountIdentification <UpdtdPtyAndAcctId>

Presence: [1..1]

Definition: Provides updated party and/or account identification information.

UpdatedPartyAndAccountIdentification <UpdtdPtyAndAcctId> contains the following **IdentificationInformation4** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Party *<Pty>*	[0..1]	±		14
	Account *<Acct>*	[0..1]		C7, C6	14
	Identification *<Id>*	[0..1]	±		15
	Type *<Tp>*	[0..1]	±		15
	Currency *<Ccy>*	[0..1]	CodeSet	C1	15
	Name *<Nm>*	[0..1]	Text		16
	Proxy *<Prxy>*	[0..1]	±		16
	Agent *<Agt>*	[0..1]	±		16

2.4.3.3.1 Party <Pty>

Presence: [0..1]

Definition: Account owner that owes an amount of money or to whom an amount of money is due.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 56 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		56
	PostalAddress *<PstlAdr>*	[0..1]	±		56
	Identification *<Id>*	[0..1]	±		57
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C4	57
	ContactDetails *<CtctDtls>*	[0..1]	±		58

2.4.3.3.2 Account <Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of a party.

Impacted by: C7 "IdentificationOrProxyPresenceRule", C6 "IdentificationAndProxyGuideline"

Account <Acct> contains the following **CashAccount40** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		15
	Type *<Tp>*	[0..1]	±		15
	Currency *<Ccy>*	[0..1]	CodeSet	C1	15
	Name *<Nm>*	[0..1]	Text		16
	Proxy *<Prxy>*	[0..1]	±		16

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  ```
  Following Must be True
      /Identification Must be present
  And    /Proxy Must be present
  ```

2.4.3.3.2.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 44 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C5	44
Or}	Other *<Othr>*	[1..1]	±		45

2.4.3.3.2.2 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 42 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		42
Or}	Proprietary *<Prtry>*	[1..1]	Text		42

2.4.3.3.2.3 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 71

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.

2.4.3.3.2.4 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 79

2.4.3.3.2.5 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 43 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	Identification <Id>	[1..1]	Text		44

2.4.3.3.3 Agent <Agt>

Presence: [0..1]

Definition: Financial institution servicing an account for a party.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		49
	BranchIdentification <BrnchId>	[0..1]	±		50

2.4.3.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Additional information, in free text form, to complement the modification information.

Datatype: "Max140Text" on page 78

2.4.4   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C8 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		54
	Envelope *<Envlp>*	[1..1]	(External Schema)		54

Constraints

- **SupplementaryDataRule**

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

3   acmt.023.001.03 IdentificationVerificationRequestV03

3.1   MessageDefinition Functionality

Scope

The IdentificationVerificationRequest message is sent by an assigner to an assignee. It is used to request the verification of party and/or account identification information.

Usage

The IdentificationVerificationRequest message is sent before the sending of one or several transactions messages.

The IdentificationVerificationRequest message can contain one or more verification requests.

Outline

The IdentificationVerificationRequestV03 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. Assignment

Identifies the identification assignment.

B. Verification

Information concerning the identification data that is requested to be verified.

C. SupplementaryData

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

3.2   Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <IdVrfctnReq>	[1..1]			
	Assignment <*Assgnmt*>	[1..1]			20
	MessageIdentification <*MsgId*>	[1..1]	Text		20
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		21
	Creator <*Cretr*>	[0..1]	±		21
	FirstAgent <*FrstAgt*>	[0..1]	±		21
	Assigner <*Assgnr*>	[1..1]	±		21
	Assignee <*Assgne*>	[1..1]	±		22
	Verification <*Vrfctn*>	[1..*]			22
	Identification <*Id*>	[1..1]	Text		22
	PartyAndAccountIdentification <*PtyAndAcctId*>	[1..1]			23
	Party <*Pty*>	[0..1]	±		23
	Account <*Acct*>	[0..1]		C7, C6	23
	Identification <*Id*>	[0..1]	±		24
	Type <*Tp*>	[0..1]	±		24
	Currency <*Ccy*>	[0..1]	CodeSet	C1	25
	Name <*Nm*>	[0..1]	Text		25
	Proxy <*Prxy*>	[0..1]	±		25
	Agent <*Agt*>	[0..1]	±		25
	SupplementaryData <*SplmtryData*>	[0..*]	±	C8	26

3.3   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   IBAN

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

C6   IdentificationAndProxyGuideline

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

C7   IdentificationOrProxyPresenceRule

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

C8   SupplementaryDataRule

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

3.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1   Assignment <Assgnmt>

Presence: [1..1]

Definition: Identifies the identification assignment.

Assignment <Assgnmt> contains the following **IdentificationAssignment3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		20
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		21
	Creator *<Cretr>*	[0..1]	±		21
	FirstAgent *<FrstAgt>*	[0..1]	±		21
	Assigner *<Assgnr>*	[1..1]	±		21
	Assignee *<Assgne>*	[1..1]	±		22

3.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period.

Datatype: "Max35Text" on page 79

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the identification assignment was created.

Datatype: "ISODateTime" on page 75

3.4.1.3 Creator <Cretr>

Presence: [0..1]

Definition: Party that created the identification assignment.

Creator <Cretr> contains one of the following elements (see "Party40Choice" on page 59 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		60
Or}	Agent *<Agt>*	[1..1]	±		60

3.4.1.4 FirstAgent <FrstAgt>

Presence: [0..1]

Definition: Identifies the first agent in the identification chain, following the payment initiating party.

FirstAgent <FrstAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		49
	BranchIdentification *<BrnchId>*	[0..1]	±		50

3.4.1.5 Assigner <Assgnr>

Presence: [1..1]

Definition: Party that assigns the identification assignment to another party. This is also the sender of the message.

Assigner <Assgnr> contains one of the following elements (see "Party40Choice" on page 59 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		60
Or}	Agent *<Agt>*	[1..1]	±		60

3.4.1.6 Assignee <Assgne>

Presence: [1..1]

Definition: Party that the identification assignment is assigned to. This is also the receiver of the message.

Assignee <Assgne> contains one of the following elements (see "Party40Choice" on page 59 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		60
Or}	Agent *<Agt>*	[1..1]	±		60

3.4.2   Verification <Vrfctn>

Presence: [1..*]

Definition: Information concerning the identification data that is requested to be verified.

Verification <Vrfctn> contains the following **IdentificationVerification4** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		22
	PartyAndAccountIdentification *<PtyAndAcctId>*	[1..1]			23
	Party *<Pty>*	[0..1]	±		23
	Account *<Acct>*	[0..1]		C7, C6	23
	Identification *<Id>*	[0..1]	±		24
	Type *<Tp>*	[0..1]	±		24
	Currency *<Ccy>*	[0..1]	CodeSet	C1	25
	Name *<Nm>*	[0..1]	Text		25
	Proxy *<Prxy>*	[0..1]	±		25
	Agent *<Agt>*	[0..1]	±		25

3.4.2.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Max35Text" on page 79

3.4.2.2 PartyAndAccountIdentification <PtyAndAcctId>

Presence: [1..1]

Definition: Party and/or account identification information for which verification is requested.

PartyAndAccountIdentification <PtyAndAcctId> contains the following **IdentificationInformation4** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Party *<Pty>*	[0..1]	±		23
	Account *<Acct>*	[0..1]		C7, C6	23
	Identification *<Id>*	[0..1]	±		24
	Type *<Tp>*	[0..1]	±		24
	Currency *<Ccy>*	[0..1]	CodeSet	C1	25
	Name *<Nm>*	[0..1]	Text		25
	Proxy *<Prxy>*	[0..1]	±		25
	Agent *<Agt>*	[0..1]	±		25

3.4.2.2.1 Party <Pty>

Presence: [0..1]

Definition: Account owner that owes an amount of money or to whom an amount of money is due.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 56 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		56
	PostalAddress *<PstlAdr>*	[0..1]	±		56
	Identification *<Id>*	[0..1]	±		57
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C4	57
	ContactDetails *<CtctDtls>*	[0..1]	±		58

3.4.2.2.2 Account <Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of a party.

Impacted by: C7 "IdentificationOrProxyPresenceRule", C6 "IdentificationAndProxyGuideline"

Account <Acct> contains the following **CashAccount40** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		24
	Type <*Tp*>	[0..1]	±		24
	Currency <*Ccy*>	[0..1]	CodeSet	C1	25
	Name <*Nm*>	[0..1]	Text		25
	Proxy <*Prxy*>	[0..1]	±		25

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  ```
  Following Must be True
      /Identification Must be present
   And    /Proxy Must be present
  ```

3.4.2.2.2.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 44 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet	C5	44
Or}	Other <*Othr*>	[1..1]	±		45

3.4.2.2.2.2 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 42 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		42
Or}	Proprietary <*Prtry*>	[1..1]	Text		42

3.4.2.2.2.3 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 71

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.

3.4.2.2.2.4 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 79

3.4.2.2.2.5 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 43 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			43
{Or	Code <*Cd*>	[1..1]	CodeSet		44
Or}	Proprietary <*Prtry*>	[1..1]	Text		44
	Identification <*Id*>	[1..1]	Text		44

3.4.2.2.3 Agent <Agt>

Presence: [0..1]

Definition: Financial institution servicing an account for a party.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		49
	BranchIdentification *<BrnchId>*	[0..1]	±		50

3.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C8 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		54
	Envelope *<Envlp>*	[1..1]	(External Schema)		54

Constraints

- **SupplementaryDataRule**

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

4   acmt.024.001.03 IdentificationVerificationReportV03

4.1   MessageDefinition Functionality

Scope

The IdentificationVerificationReport message is sent by an assigner to an assignee. It is used to confirm whether or not the presented party and/or account identification information is correct.

Usage

The IdentificationVerificationReport message is sent as a response to an IdentificationVerificationRequest message.

The IdentificationVerificationReport message can contain one or more reports.

The IdentificationVerificationReport message may include a reason if the presented party and/or account identification information is confirmed to be incorrect.

The IdentificationVerificationReport message may include the correct party and/or account identification information.

Outline

The IdentificationVerificationReportV03 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. Assignment

   Identifies the identification assignment.

B. OriginalAssignment

   Provides for the reference to the original identification assignment.

C. Report

   Information concerning the verification of the identification data for which verification was requested.

D. SupplementaryData

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

4.2   Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <IdVrfctnRpt>	[1..1]			
	Assignment *<Assgnmt>*	[1..1]			30
	MessageIdentification *<MsgId>*	[1..1]	Text		30
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		30
	Creator *<Cretr>*	[0..1]	±		30
	FirstAgent *<FrstAgt>*	[0..1]	±		31
	Assigner *<Assgnr>*	[1..1]	±		31
	Assignee *<Assgne>*	[1..1]	±		31
	OriginalAssignment *<OrgnlAssgnmt>*	[0..1]			31
	MessageIdentification *<MsgId>*	[0..1]	Text		32
	CreationDateTime *<CreDtTm>*	[0..1]	DateTime		32
	FirstAgent *<FrstAgt>*	[0..1]	±		32
	Report *<Rpt>*	[1..*]			32
	OriginalIdentification *<OrgnlId>*	[1..1]	Text		33
	Verification *<Vrfctn>*	[1..1]	Indicator		33
	Reason *<Rsn>*	[0..1]			34
{Or	**Code** *<Cd>*	[1..1]	CodeSet		34
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		34
	OriginalPartyAndAccountIdentification *<OrgnlPtyAndAcctId>*	[0..1]			34
	Party *<Pty>*	[0..1]	±		35
	Account *<Acct>*	[0..1]		C7, C6	35
	Identification *<Id>*	[0..1]	±		36
	Type *<Tp>*	[0..1]	±		36
	Currency *<Ccy>*	[0..1]	CodeSet	C1	36
	Name *<Nm>*	[0..1]	Text		37
	Proxy *<Prxy>*	[0..1]	±		37
	Agent *<Agt>*	[0..1]	±		37
	UpdatedPartyAndAccountIdentification *<UpdtdPtyAndAcctId>*	[0..1]			37
	Party *<Pty>*	[0..1]	±		38

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Account <*Acct*>	[0..1]		C7, C6	38
	Identification <*Id*>	[0..1]	±		39
	Type <*Tp*>	[0..1]	±		39
	Currency <*Ccy*>	[0..1]	CodeSet	C1	39
	Name <*Nm*>	[0..1]	Text		40
	Proxy <*Prxy*>	[0..1]	±		40
	Agent <*Agt*>	[0..1]	±		40
	SupplementaryData <*SplmtryData*>	[0..*]	±	C8	40

4.3   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   IBAN

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

C6   IdentificationAndProxyGuideline

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

C7   IdentificationOrProxyPresenceRule

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

C8   **SupplementaryDataRule**

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

4.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1   Assignment <Assgnmt>

Presence: [1..1]

Definition: Identifies the identification assignment.

Assignment <Assgnmt> contains the following **IdentificationAssignment3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		30
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		30
	Creator <*Cretr*>	[0..1]	±		30
	FirstAgent <*FrstAgt*>	[0..1]	±		31
	Assigner <*Assgnr*>	[1..1]	±		31
	Assignee <*Assgne*>	[1..1]	±		31

4.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period.

Datatype: "Max35Text" on page 79

4.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the identification assignment was created.

Datatype: "ISODateTime" on page 75

4.4.1.3 Creator <Cretr>

Presence: [0..1]

Definition: Party that created the identification assignment.

Creator <Cretr> contains one of the following elements (see "Party40Choice" on page 59 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		60
Or}	Agent <Agt>	[1..1]	±		60

4.4.1.4 FirstAgent <FrstAgt>

Presence: [0..1]

Definition: Identifies the first agent in the identification chain, following the payment initiating party.

FirstAgent <FrstAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		49
	BranchIdentification <BrnchId>	[0..1]	±		50

4.4.1.5 Assigner <Assgnr>

Presence: [1..1]

Definition: Party that assigns the identification assignment to another party. This is also the sender of the message.

Assigner <Assgnr> contains one of the following elements (see "Party40Choice" on page 59 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		60
Or}	Agent <Agt>	[1..1]	±		60

4.4.1.6 Assignee <Assgne>

Presence: [1..1]

Definition: Party that the identification assignment is assigned to. This is also the receiver of the message.

Assignee <Assgne> contains one of the following elements (see "Party40Choice" on page 59 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		60
Or}	Agent <Agt>	[1..1]	±		60

4.4.2   OriginalAssignment <OrgnlAssgnmt>

Presence: [0..1]

Definition: Provides for the reference to the original identification assignment.

OriginalAssignment <OrgnlAssgnmt> contains the following **MessageIdentification7** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[0..1]	Text		32
	CreationDateTime *<CreDtTm>*	[0..1]	DateTime		32
	FirstAgent *<FrstAgt>*	[0..1]	±		32

4.4.2.1 MessageIdentification <MsgId>

Presence: [0..1]

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

Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period.

Datatype: "Max35Text" on page 79

4.4.2.2 CreationDateTime <CreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 75

4.4.2.3 FirstAgent <FrstAgt>

Presence: [0..1]

Definition: Identifies the first agent in the identification chain, following the payment initiating party.

FirstAgent <FrstAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		49
	BranchIdentification *<BrnchId>*	[0..1]	±		50

4.4.3   Report <Rpt>

Presence: [1..*]

Definition: Information concerning the verification of the identification data for which verification was requested.

Report <Rpt> contains the following **VerificationReport4** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalIdentification <*OrgnlId*>	[1..1]	Text		33
	Verification <*Vrfctn*>	[1..1]	Indicator		33
	Reason <*Rsn*>	[0..1]			34
{Or	**Code** <*Cd*>	[1..1]	CodeSet		34
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		34
	OriginalPartyAndAccountIdentification <*OrgnlPtyAndAcctId*>	[0..1]			34
	Party <*Pty*>	[0..1]	±		35
	Account <*Acct*>	[0..1]		C7, C6	35
	Identification <*Id*>	[0..1]	±		36
	Type <*Tp*>	[0..1]	±		36
	Currency <*Ccy*>	[0..1]	CodeSet	C1	36
	Name <*Nm*>	[0..1]	Text		37
	Proxy <*Prxy*>	[0..1]	±		37
	Agent <*Agt*>	[0..1]	±		37
	UpdatedPartyAndAccountIdentification <*UpdtdPtyAndAcctId*>	[0..1]			37
	Party <*Pty*>	[0..1]	±		38
	Account <*Acct*>	[0..1]		C7, C6	38
	Identification <*Id*>	[0..1]	±		39
	Type <*Tp*>	[0..1]	±		39
	Currency <*Ccy*>	[0..1]	CodeSet	C1	39
	Name <*Nm*>	[0..1]	Text		40
	Proxy <*Prxy*>	[0..1]	±		40
	Agent <*Agt*>	[0..1]	±		40

4.4.3.1 OriginalIdentification <OrgnlId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 79

4.4.3.2 Verification <Vrfctn>

Presence: [1..1]

Definition: Identifies whether the party and/or account information received is correct.

Datatype: One of the following values must be used (see "IdentificationVerificationIndicator" on page 77):

- *Meaning When True:* Indicates that the identification information received is correct.

- *Meaning When False:* Indicates that the identification information received is incorrect.

4.4.3.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason why the verified identification information is incorrect.

Reason <Rsn> contains one of the following **VerificationReason1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		34
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		34

4.4.3.3.1 Code <Cd>

Presence: [1..1]

Definition: Reason why the verified identification information is incorrect, as published in an external reason code list.

Datatype: "ExternalVerificationReason1Code" on page 74

4.4.3.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason why the verified identification information is incorrect, in a proprietary form.

Datatype: "Max35Text" on page 79

4.4.3.4 OriginalPartyAndAccountIdentification <OrgnlPtyAndAcctId>

Presence: [0..1]

Definition: Provides party and/or account identification information as given in the original message.

OriginalPartyAndAccountIdentification <OrgnlPtyAndAcctId> contains the following **IdentificationInformation4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[0..1]	±		35
	Account <Acct>	[0..1]		C7, C6	35
	Identification <Id>	[0..1]	±		36
	Type <Tp>	[0..1]	±		36
	Currency <Ccy>	[0..1]	CodeSet	C1	36
	Name <Nm>	[0..1]	Text		37
	Proxy <Prxy>	[0..1]	±		37
	Agent <Agt>	[0..1]	±		37

4.4.3.4.1 Party <Pty>

Presence: [0..1]

Definition: Account owner that owes an amount of money or to whom an amount of money is due.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		56
	PostalAddress <PstlAdr>	[0..1]	±		56
	Identification <Id>	[0..1]	±		57
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	57
	ContactDetails <CtctDtls>	[0..1]	±		58

4.4.3.4.2 Account <Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of a party.

Impacted by: C7 "IdentificationOrProxyPresenceRule", C6 "IdentificationAndProxyGuideline"

Account <Acct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		36
	Type <Tp>	[0..1]	±		36
	Currency <Ccy>	[0..1]	CodeSet	C1	36
	Name <Nm>	[0..1]	Text		37
	Proxy <Prxy>	[0..1]	±		37

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

  ```
  Following Must be True
       /Identification Must be present
   And     /Proxy Must be present
  ```

4.4.3.4.2.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 44 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	44
Or}	Other <Othr>	[1..1]	±		45

4.4.3.4.2.2 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 42 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		42
Or}	Proprietary <Prtry>	[1..1]	Text		42

4.4.3.4.2.3 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 71

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.

4.4.3.4.2.4 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 79

4.4.3.4.2.5 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 43 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	Identification <Id>	[1..1]	Text		44

4.4.3.4.3 Agent <Agt>

Presence: [0..1]

Definition: Financial institution servicing an account for a party.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		49
	BranchIdentification <BrnchId>	[0..1]	±		50

4.4.3.5 UpdatedPartyAndAccountIdentification <UpdtdPtyAndAcctId>

Presence: [0..1]

Definition: Provides party and/or account identification information.

UpdatedPartyAndAccountIdentification <UpdtdPtyAndAcctId> contains the following **IdentificationInformation4** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Party *<Pty>*	[0..1]	±		38
	Account *<Acct>*	[0..1]		C7, C6	38
	Identification *<Id>*	[0..1]	±		39
	Type *<Tp>*	[0..1]	±		39
	Currency *<Ccy>*	[0..1]	CodeSet	C1	39
	Name *<Nm>*	[0..1]	Text		40
	Proxy *<Prxy>*	[0..1]	±		40
	Agent *<Agt>*	[0..1]	±		40

4.4.3.5.1 Party <Pty>

Presence: [0..1]

Definition: Account owner that owes an amount of money or to whom an amount of money is due.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 56 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		56
	PostalAddress *<PstlAdr>*	[0..1]	±		56
	Identification *<Id>*	[0..1]	±		57
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C4	57
	ContactDetails *<CtctDtls>*	[0..1]	±		58

4.4.3.5.2 Account <Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of a party.

Impacted by: C7 "IdentificationOrProxyPresenceRule", C6 "IdentificationAndProxyGuideline"

Account <Acct> contains the following **CashAccount40** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		39
	Type *<Tp>*	[0..1]	±		39
	Currency *<Ccy>*	[0..1]	CodeSet	C1	39
	Name *<Nm>*	[0..1]	Text		40
	Proxy *<Prxy>*	[0..1]	±		40

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

```
Following Must be True
    /Identification Must be present
And    /Proxy Must be present
```

4.4.3.5.2.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 44 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C5	44
Or}	Other *<Othr>*	[1..1]	±		45

4.4.3.5.2.2 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 42 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		42
Or}	Proprietary *<Prtry>*	[1..1]	Text		42

4.4.3.5.2.3 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 71

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.

4.4.3.5.2.4 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 79

4.4.3.5.2.5 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 43 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	Identification <Id>	[1..1]	Text		44

4.4.3.5.3 Agent <Agt>

Presence: [0..1]

Definition: Financial institution servicing an account for a party.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		49
	BranchIdentification <BrnchId>	[0..1]	±		50

4.4.4   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C8 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		54
	Envelope *<Envlp>*	[1..1]	(External Schema)		54

Constraints

- **SupplementaryDataRule**

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

5   Message Items Types

5.1   MessageComponents

5.1.1   Account

5.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		42
Or}	Proprietary *<Prtry>*	[1..1]	Text		42

5.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 72

5.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 79

5.1.1.2 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		42
	SchemeName *<SchmeNm>*	[0..1]			43
{Or	Code *<Cd>*	[1..1]	CodeSet		43
Or}	Proprietary *<Prtry>*	[1..1]	Text		43
	Issuer *<Issr>*	[0..1]	Text		43

5.1.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 78

5.1.1.2.2 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		43
Or}	Proprietary *<Prtry>*	[1..1]	Text		43

5.1.1.2.2.1 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 72

5.1.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 79

5.1.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 79

5.1.1.3 ProxyAccountIdentification1

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			43
{Or	Code *<Cd>*	[1..1]	CodeSet		44
Or}	Proprietary *<Prtry>*	[1..1]	Text		44
	Identification *<Id>*	[1..1]	Text		44

5.1.1.3.1 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		44
Or}	Proprietary <*Prtry*>	[1..1]	Text		44

5.1.1.3.1.1 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 74

5.1.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 79

5.1.1.3.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 78

5.1.2   Account Identification

5.1.2.1 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	C5	44
Or}	Other <*Othr*>	[1..1]	±		45

5.1.2.1.1 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: C5 "IBAN"

Datatype: "IBAN2007Identifier" on page 76

Constraints

- **IBAN**

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

5.1.2.1.2 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 42 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		42
	SchemeName <SchmeNm>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		43
Or}	Proprietary <Prtry>	[1..1]	Text		43
	Issuer <Issr>	[0..1]	Text		43

5.1.3   Financial Institution Identification

5.1.3.1 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]	±		45
	MemberIdentification <MmbId>	[1..1]	Text		46

5.1.3.1.1 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 70 for details)

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

5.1.3.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 79

5.1.3.2 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	46
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		46
	LEI <LEI>	[0..1]	IdentifierSet		46
	Name <Nm>	[0..1]	Text		47
	PostalAddress <PstlAdr>	[0..1]	±		47
	Other <Othr>	[0..1]	±		47

5.1.3.2.1 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 76

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.

5.1.3.2.2 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 45 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		45
	MemberIdentification <MmbId>	[1..1]	Text		46

5.1.3.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 77

5.1.3.2.4 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 78

5.1.3.2.5 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 67 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			67
{Or	Code <*Cd*>	[1..1]	CodeSet		68
Or}	Proprietary <*Prtry*>	[1..1]	±		68
	Department <*Dept*>	[0..1]	Text		68
	SubDepartment <*SubDept*>	[0..1]	Text		68
	StreetName <*StrtNm*>	[0..1]	Text		69
	BuildingNumber <*BldgNb*>	[0..1]	Text		69
	BuildingName <*BldgNm*>	[0..1]	Text		69
	Floor <*Flr*>	[0..1]	Text		69
	PostBox <*PstBx*>	[0..1]	Text		69
	Room <*Room*>	[0..1]	Text		69
	PostCode <*PstCd*>	[0..1]	Text		69
	TownName <*TwnNm*>	[0..1]	Text		69
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		70
	DistrictName <*DstrctNm*>	[0..1]	Text		70
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		70
	Country <*Ctry*>	[0..1]	CodeSet	C4	70
	AddressLine <*AdrLine*>	[0..7]	Text		70

5.1.3.2.6 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 50 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		50
	SchemeName *<SchmeNm>*	[0..1]			51
{Or	Code *<Cd>*	[1..1]	CodeSet		51
Or}	Proprietary *<Prtry>*	[1..1]	Text		51
	Issuer *<Issr>*	[0..1]	Text		51

5.1.3.3 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		48
	LEI *<LEI>*	[0..1]	IdentifierSet		48
	Name *<Nm>*	[0..1]	Text		48
	PostalAddress *<PstlAdr>*	[0..1]	±		48

5.1.3.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "Max35Text" on page 79

5.1.3.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 77

5.1.3.3.3 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 78

5.1.3.3.4 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 67 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			67
{Or	Code *<Cd>*	[1..1]	CodeSet		68
Or}	Proprietary *<Prtry>*	[1..1]	±		68
	Department *<Dept>*	[0..1]	Text		68
	SubDepartment *<SubDept>*	[0..1]	Text		68
	StreetName *<StrtNm>*	[0..1]	Text		69
	BuildingNumber *<BldgNb>*	[0..1]	Text		69
	BuildingName *<BldgNm>*	[0..1]	Text		69
	Floor *<Flr>*	[0..1]	Text		69
	PostBox *<PstBx>*	[0..1]	Text		69
	Room *<Room>*	[0..1]	Text		69
	PostCode *<PstCd>*	[0..1]	Text		69
	TownName *<TwnNm>*	[0..1]	Text		69
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		70
	DistrictName *<DstrctNm>*	[0..1]	Text		70
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		70
	Country *<Ctry>*	[0..1]	CodeSet	C4	70
	AddressLine *<AdrLine>*	[0..7]	Text		70

5.1.3.4 BranchAndFinancialInstitutionIdentification6

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		49
	BranchIdentification *<BrnchId>*	[0..1]	±		50

5.1.3.4.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

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

FinancialInstitutionIdentification <FinInstnId> contains the following elements (see "FinancialInstitutionIdentification18" on page 46 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	46
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		46
	LEI <LEI>	[0..1]	IdentifierSet		46
	Name <Nm>	[0..1]	Text		47
	PostalAddress <PstlAdr>	[0..1]	±		47
	Other <Othr>	[0..1]	±		47

5.1.3.4.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

BranchIdentification <BrnchId> contains the following elements (see "BranchData3" on page 48 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		48
	LEI <LEI>	[0..1]	IdentifierSet		48
	Name <Nm>	[0..1]	Text		48
	PostalAddress <PstlAdr>	[0..1]	±		48

5.1.3.5 GenericFinancialIdentification1

Definition: Information related to an identification of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		50
	SchemeName <SchmeNm>	[0..1]			51
{Or	Code <Cd>	[1..1]	CodeSet		51
Or}	Proprietary <Prtry>	[1..1]	Text		51
	Issuer <Issr>	[0..1]	Text		51

5.1.3.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 79

5.1.3.5.2 SchemeName \<SchmeNm\>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName \<SchmeNm\> contains one of the following
FinancialIdentificationSchemeName1Choice elements

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

5.1.3.5.2.1 Code \<Cd\>

Presence: [1..1]

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

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 73

5.1.3.5.2.2 Proprietary \<Prtry\>

Presence: [1..1]

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

Datatype: "Max35Text" on page 79

5.1.3.5.3 Issuer \<Issr\>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 79

5.1.4   Identification Information

5.1.4.1 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		51
	Issuer *\<Issr\>*	[1..1]	Text		52
	SchemeName *\<SchmeNm\>*	[0..1]	Text		52

5.1.4.1.1 Identification \<Id\>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 77

5.1.4.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 79

5.1.4.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 79

5.1.4.2 PaymentIdentification5

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		52
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		52
	TransactionIdentification *<TxId>*	[0..1]	Text		53
	UETR *<UETR>*	[0..1]	IdentifierSet		53
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		53
	FirstAgent *<FrstAgt>*	[0..1]	±		53

5.1.4.2.1 InstructionIdentification <InstrId>

Presence: [0..1]

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

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Datatype: "Max35Text" on page 79

5.1.4.2.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

Datatype: "Max35Text" on page 79

5.1.4.2.3 TransactionIdentification <TxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.

Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

Datatype: "Max35Text" on page 79

5.1.4.2.4 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 77

5.1.4.2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 79

5.1.4.2.6 FirstAgent <FrstAgt>

Presence: [0..1]

Definition: Identifies the first agent in the identification chain, following the payment initiating party.

FirstAgent <FrstAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		49
	BranchIdentification *<BrnchId>*	[0..1]	±		50

5.1.5   Miscellaneous

5.1.5.1 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		54
	Envelope <Envlp>	[1..1]	(External Schema)		54

Constraints

- **SupplementaryDataRule**

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

5.1.5.1.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 79

5.1.5.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

5.1.6   Organisation Identification

5.1.6.1 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	55
	LEI <LEI>	[0..1]	IdentifierSet		55
	Other <Othr>	[0..*]			55
	Identification <Id>	[1..1]	Text		55
	SchemeName <SchmeNm>	[0..1]			55
{Or	Code <Cd>	[1..1]	CodeSet		56
Or}	Proprietary <Prtry>	[1..1]	Text		56
	Issuer <Issr>	[0..1]	Text		56

5.1.6.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 76

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.

5.1.6.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 77

5.1.6.1.3 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		55
	SchemeName *<SchmeNm>*	[0..1]			55
{Or	Code *<Cd>*	[1..1]	CodeSet		56
Or}	Proprietary *<Prtry>*	[1..1]	Text		56
	Issuer *<Issr>*	[0..1]	Text		56

5.1.6.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 79

5.1.6.1.3.2 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		56
Or}	Proprietary *<Prtry>*	[1..1]	Text		56

5.1.6.1.3.2.1 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 73

5.1.6.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 79

5.1.6.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 79

5.1.7 Party Identification

5.1.7.1 PartyIdentification135

Definition: Specifies the identification of a person or an organisation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		56
	PostalAddress *<PstlAdr>*	[0..1]	±		56
	Identification *<Id>*	[0..1]	±		57
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C4	57
	ContactDetails *<CtctDtls>*	[0..1]	±		58

5.1.7.1.1 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 78

5.1.7.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see <u>"PostalAddress24" on page 67</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			67
{Or	Code *<Cd>*	[1..1]	CodeSet		68
Or}	Proprietary *<Prtry>*	[1..1]	±		68
	Department *<Dept>*	[0..1]	Text		68
	SubDepartment *<SubDept>*	[0..1]	Text		68
	StreetName *<StrtNm>*	[0..1]	Text		69
	BuildingNumber *<BldgNb>*	[0..1]	Text		69
	BuildingName *<BldgNm>*	[0..1]	Text		69
	Floor *<Flr>*	[0..1]	Text		69
	PostBox *<PstBx>*	[0..1]	Text		69
	Room *<Room>*	[0..1]	Text		69
	PostCode *<PstCd>*	[0..1]	Text		69
	TownName *<TwnNm>*	[0..1]	Text		69
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		70
	DistrictName *<DstrctNm>*	[0..1]	Text		70
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		70
	Country *<Ctry>*	[0..1]	CodeSet	C4	70
	AddressLine *<AdrLine>*	[0..7]	Text		70

5.1.7.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following elements (see <u>"Party38Choice" on page 58</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		59
Or}	PrivateIdentification *<PrvtId>*	[1..1]	±		59

5.1.7.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 72

Constraints

- **Country**

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

5.1.7.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see "Contact4" on page 64 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		64
	Name <Nm>	[0..1]	Text		65
	PhoneNumber <PhneNb>	[0..1]	Text		65
	MobileNumber <MobNb>	[0..1]	Text		65
	FaxNumber <FaxNb>	[0..1]	Text		65
	EmailAddress <EmailAdr>	[0..1]	Text		65
	EmailPurpose <EmailPurp>	[0..1]	Text		65
	JobTitle <JobTitl>	[0..1]	Text		65
	Responsibility <Rspnsblty>	[0..1]	Text		66
	Department <Dept>	[0..1]	Text		66
	Other <Othr>	[0..*]			66
	ChannelType <ChanlTp>	[1..1]	Text		66
	Identification <Id>	[0..1]	Text		66
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		66

5.1.7.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		59
Or}	PrivateIdentification <PrvtId>	[1..1]	±		59

5.1.7.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 54 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C2	55
	LEI *<LEI>*	[0..1]	IdentifierSet		55
	Other *<Othr>*	[0..*]			55
	Identification *<Id>*	[1..1]	Text		55
	SchemeName *<SchmeNm>*	[0..1]			55
{Or	Code *<Cd>*	[1..1]	CodeSet		56
Or}	Proprietary *<Prtry>*	[1..1]	Text		56
	Issuer *<Issr>*	[0..1]	Text		56

5.1.7.2.2 PrivateIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, for example a passport.

PrivateIdentification <PrvtId> contains the following elements (see "PersonIdentification13" on page 61 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			62
	BirthDate *<BirthDt>*	[1..1]	Date		62
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		62
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		62
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C4	63
	Other *<Othr>*	[0..*]			63
	Identification *<Id>*	[1..1]	Text		63
	SchemeName *<SchmeNm>*	[0..1]			63
{Or	Code *<Cd>*	[1..1]	CodeSet		64
Or}	Proprietary *<Prtry>*	[1..1]	Text		64
	Issuer *<Issr>*	[0..1]	Text		64

5.1.7.3 Party40Choice

Definition: Identification of a person, an organisation or a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		60
Or}	Agent *<Agt>*	[1..1]	±		60

5.1.7.3.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 56 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		56
	PostalAddress *<PstlAdr>*	[0..1]	±		56
	Identification *<Id>*	[0..1]	±		57
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C4	57
	ContactDetails *<CtctDtls>*	[0..1]	±		58

5.1.7.3.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 49 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		49
	BranchIdentification *<BrnchId>*	[0..1]	±		50

5.1.8 Payment

5.1.8.1 OriginalTransactionReference30

Definition: Provides reference information to the original message.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[0..1]	Text		61
	MessageNameIdentification *<MsgNmId>*	[0..1]	Text		61
	CreationDateTime *<CreDtTm>*	[0..1]	DateTime		61
	OriginalTransaction *<OrgnlTx>*	[0..*]	±		61

5.1.8.1.1 MessageIdentification <MsgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 79

5.1.8.1.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 79

5.1.8.1.3 CreationDateTime <CreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 75

5.1.8.1.4 OriginalTransaction <OrgnlTx>

Presence: [0..*]

Definition: Provides reference information to the original transaction.

OriginalTransaction <OrgnlTx> contains the following elements (see "PaymentIdentification5" on page 52 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		52
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		52
	TransactionIdentification *<TxId>*	[0..1]	Text		53
	UETR *<UETR>*	[0..1]	IdentifierSet		53
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		53
	FirstAgent *<FrstAgt>*	[0..1]	±		53

5.1.9   Person Identification

5.1.9.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		62
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C4	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64

5.1.9.1.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		62
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C4	63

5.1.9.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 75

5.1.9.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 79

5.1.9.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 79

5.1.9.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 72

Constraints

- **Country**

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

5.1.9.1.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		63
	SchemeName *<SchmeNm>*	[0..1]			63
{Or	Code *<Cd>*	[1..1]	CodeSet		64
Or}	Proprietary *<Prtry>*	[1..1]	Text		64
	Issuer *<Issr>*	[0..1]	Text		64

5.1.9.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 79

5.1.9.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		64
Or}	Proprietary *<Prtry>*	[1..1]	Text		64

5.1.9.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 73

5.1.9.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 79

5.1.9.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 79

5.1.9.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		64
	Name *<Nm>*	[0..1]	Text		65
	PhoneNumber *<PhneNb>*	[0..1]	Text		65
	MobileNumber *<MobNb>*	[0..1]	Text		65
	FaxNumber *<FaxNb>*	[0..1]	Text		65
	EmailAddress *<EmailAdr>*	[0..1]	Text		65
	EmailPurpose *<EmailPurp>*	[0..1]	Text		65
	JobTitle *<JobTitl>*	[0..1]	Text		65
	Responsibility *<Rspnsblty>*	[0..1]	Text		66
	Department *<Dept>*	[0..1]	Text		66
	Other *<Othr>*	[0..*]			66
	ChannelType *<ChanlTp>*	[1..1]	Text		66
	Identification *<Id>*	[0..1]	Text		66
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		66

5.1.9.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 74

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).

5.1.9.2.2 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 78

5.1.9.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 79

5.1.9.2.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 79

5.1.9.2.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 79

5.1.9.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 78

5.1.9.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 79

5.1.9.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 79

5.1.9.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 79

5.1.9.2.10 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 79

5.1.9.2.11 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

Other <Othr> contains the following **OtherContact1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ChannelType *<ChanlTp>*	[1..1]	Text		66
	Identification *<Id>*	[0..1]	Text		66

5.1.9.2.11.1 ChannelType <ChanlTp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 79

5.1.9.2.11.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 78

5.1.9.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 74

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.

CodeName	Name	Definition
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.

5.1.10   Postal Address

5.1.10.1 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]			67
{Or	Code <*Cd*>	[1..1]	CodeSet		68
Or}	Proprietary <*Prtry*>	[1..1]	±		68
	Department <*Dept*>	[0..1]	Text		68
	SubDepartment <*SubDept*>	[0..1]	Text		68
	StreetName <*StrtNm*>	[0..1]	Text		69
	BuildingNumber <*BldgNb*>	[0..1]	Text		69
	BuildingName <*BldgNm*>	[0..1]	Text		69
	Floor <*Flr*>	[0..1]	Text		69
	PostBox <*PstBx*>	[0..1]	Text		69
	Room <*Room*>	[0..1]	Text		69
	PostCode <*PstCd*>	[0..1]	Text		69
	TownName <*TwnNm*>	[0..1]	Text		69
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		70
	DistrictName <*DstrctNm*>	[0..1]	Text		70
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		70
	Country <*Ctry*>	[0..1]	CodeSet	C4	70
	AddressLine <*AdrLine*>	[0..7]	Text		70

5.1.10.1.1 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		68
Or}	Proprietary <*Prtry*>	[1..1]	±		68

5.1.10.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 71

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.

5.1.10.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 51 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		51
	Issuer <*Issr*>	[1..1]	Text		52
	SchemeName <*SchmeNm*>	[0..1]	Text		52

5.1.10.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 79

5.1.10.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 79

5.1.10.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 79

5.1.10.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 78

5.1.10.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 79

5.1.10.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 79

5.1.10.1.8 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 78

5.1.10.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 79

5.1.10.1.10 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 78

5.1.10.1.11 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 79

5.1.10.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 79

5.1.10.1.13 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 79

5.1.10.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 79

5.1.10.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 72

Constraints

- **Country**

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

5.1.10.1.16 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 79

5.1.11   System Identification

5.1.11.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

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

5.1.11.1.1 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 73

5.1.11.1.2 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 79

5.2 Message Datatypes

5.2.1 CodeSet

5.2.1.1 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.

5.2.1.2 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.

CodeName	Name	Definition
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

5.2.1.3 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).

5.2.1.4 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

5.2.1.5 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

5.2.1.6 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

5.2.1.7 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

5.2.1.8 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

5.2.1.9 ExternalPersonIdentification1Code

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

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

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

Type: CodeSet

Format

| minLength | 1 |
| maxLength | 4 |

5.2.1.10 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 |

5.2.1.11 ExternalVerificationReason1Code

Definition: Specifies the external verification reason code, as published in an external verification code set.

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

Type: CodeSet

Format

| minLength | 1 |
| maxLength | 4 |

5.2.1.12 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).

5.2.1.13 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.

5.2.2   Date

5.2.2.1 ISODate

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

Type: Date

5.2.3   DateTime

5.2.3.1 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

5.2.4   IdentifierSet

5.2.4.1 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.

5.2.4.2 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.

5.2.4.3 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.

5.2.4.4 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}

5.2.4.5 UUIDv4Identifier

Definition: Universally Unique IDentifier (UUID) version 4, as described in IETC RFC 4122 "Universally Unique IDentifier (UUID) URN Namespace".

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

5.2.5 Indicator

5.2.5.1 IdentificationVerificationIndicator

Definition: Identifies whether or not the party and/or account identification information is correct.

Type: Indicator

Meaning When True: Indicates that the identification information received is correct.

Meaning When False: Indicates that the identification information received is incorrect.

5.2.6 Text

5.2.6.1 Exact4AlphaNumericText

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

Type: Text

Format

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

5.2.6.2 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

5.2.6.3 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

5.2.6.4 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

5.2.6.5 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

5.2.6.6 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

5.2.6.7 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

5.2.6.8 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

5.2.6.9 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

5.2.6.10 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

5.2.6.11 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}