



## Usage Guideline

### **HSBC\_pain.001.001.03\_HighValuePayment \_United States**

HSBC\_pain.001.001.03\_HighValuePayment\_NorthAmeric  
a

This document describes a usage guideline restricting the base message  
pain.001.001.03. You can also consult this [information online](#).

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# Message Functionality

## Collection Description

HSBC\_pain.001.001.03\_HighValuePayment\_NorthAmerica ([link](#))

## Usage Guideline Description

HSBC\_pain.001.001.03\_HighValuePayment\_United States ([link](#))

Domestic or international multi-currency wire payments are supported with clearing via Swift, Fedwire or CHIPS networks. The Swift BIC of the beneficiary's bank should be provided wherever known; alternatively, a domestic clearing code or the name and address of the target bank may be used. If multiple beneficiary bank codes are provided, HSBC U.S. will determine routing by decision tree. For either domestic or international transfers the SWIFT code will be used first if provided, then local clearing code, and finally beneficiary bank name and address.

For European countries that support IBAN the beneficiary account should be the IBAN. In all other cases use the domestic account number provided by your trading partner.

An intermediary bank may be used for international payments. It should only be included if requested by the beneficiary, i.e. if it's part of the account information supplied by the beneficiary. HSBC maintains a directory of relevant bank relationships and will enrich this information if not provided in the payment instruction.

Up to 3 lines of structured remittance information will be passed to the beneficiary if provided. If structured information is not provided, but unstructured remittance is used, up to 3 lines will be passed to the beneficiary. The EndToEndId will always be sent to the beneficiary preceded by SWIFT codeword /ROC/

Characters must be encoded using UTF-8. ISO 20022 has decided to restrict to only UTF-8 based on the fact that it is the most efficient (length-wise) way to transport characters. Only SWIFT supported characters can be supplied, see below.

### Character Description

“a” – “z” 26 small characters of the Latin alphabet

“A” – “Z” 26 capital characters of the Latin alphabet

“0” – “9” 10 numeric characters

“/” Solidus (slash)

“-” Hyphen

“?” Question mark

“.” Colon

“(” Opening parenthesis

)” Closing parenthesis

“.” Full stop

“,” Comma

“ ‘ ” Apostrophe

“+”      Plus  
“ ”      Space

## Outline

The HSBC\_pain.001.001.03\_HighValuePayment\_United States message is composed of 2 building blocks

### **a - Group Header**

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

### **b - Payment Information**

Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

## About this document

### Legend

Abbreviation	Term	Description
X	Excluded	An optional field or element must not be populated.
I	Ignored	A field or element could be populated but is ignored by the receiver.
[x..y]	Multiplicity	A field or element multiplicity has changed.
FV	Fixed Value	A field or element must contain a given value.
T/C	Type / Code Change	A user-defined datatype replaces an existing simple datatype.
A	Element Added	A field or element has been added.

Header	Description
Index	Element reference
LvL	Element nesting in tree hierarchy
Name	Element name
XML Tag	Element XML tag
Mult	Element multiplicity
Type / Code	Element formatting
Rest	Restriction type
Additional details	Other restriction specifics

Type/Code Notation	Describes the Element	Examples
text{m,M}	minimum (m) and maximum (M) length	text{1,35}
text{L}	maximum (L) length, minimum length is 0	test{10}
m <= decimal <= M	minimum (m) and maximum (M) values	0.01 <= decimal <= 9999.99
fd = F, td = T	maximum fractional (F) and total (T) number of digits	fd = 2, td = 11
<<regular expression>>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	0	Customer Credit Transfer Initiation V03 (pain.001.001.03)	<CstmrCdtTrfInitn>				Rules : R1
1.0	1	Group Header	<GrpHdr>	[1..1]			
1.1	2	Message Identification	<MsgId>	[1..1]	text{1,35}		
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		
1.3	2	Authorisation	<Authstn>	[0..2]	Choice	[0..1]	
1.4	3	Code	<Cd>	[1..1]	text		
	4	Pre Authorised File			AUTH		
	4	File Level Authorisation Details			FDET		
	4	File Level Authorisation Summary			FSUM		
	4	Instruction Level Authorisation			ILEV	X	
1.5	3	Proprietary	<Prtry>	[1..1]	text{1,128}	I	
1.6	2	Number Of Transactions	<NbOfTx>	[1..1]	text [0-9]{1,15}		
1.7	2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		
1.8	2	Initiating Party	<InitgPty>	[1..1]			Rules : R2
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}		
9.1.1	3	Postal Address	<PstlAdr>	[0..1]			
9.1.2	4	Address Type	<AdrTp>	[0..1]	text		
	5	Postal			ADDR		
	5	PO Box			PBOX		
	5	Residential			HOME		
	5	Business			BIZZ		
	5	Mail To			MLTO		
	5	Delivery To			DLVY		
9.1.3	4	Department	<Dept>	[0..1]	text{1,70}		
9.1.4	4	Sub Department	<SubDept>	[0..1]	text{1,70}		
9.1.5	4	Street Name	<StrtNm>	[0..1]	text{1,70}		
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}		
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}		
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}		
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.1 2	3	Identification	<Id>	[0..1]	Choice	[1..1]	
9.1.1 3	4	Organisation Identification	<OrgId>	[1..1]			
9.1.1 4	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
9.1.1 5	5	Other	<Othr>	[0..*]		[0..1]	
9.1.1 6	6	Identification	<Id>	[1..1]	text{1,35}		
9.1.1 7	6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.2 0	6	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.2 1	4	Private Identification	<PrvtId>	[1..1]		I	
9.1.3 3	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
9.1.3 4	3	Contact Details	<CtctDtls>	[0..1]		I	
1.9	2	Forwarding Agent	<FwdgAgt>	[0..1]		I	
2.0	1	Payment Information	<PmtInf>	[1..*]			Rules : R3
2.1	2	Payment Information Identification	<PmtInfId>	[1..1]	text{1,35}		
2.2	2	Payment Method	<PmtMtd>	[1..1]	text		
	3	Cheque			CHK	X	
	3	Credit Transfer			TRF		
	3	Transfer Advice			TRA		
2.3	2	Batch Booking	<BtchBookg>	[0..1]	boolean		
2.4	2	Number Of Transactions	<NbOfTx>	[0..1]	text [0-9]{1,15}		
2.5	2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		
2.6	2	Payment Type Information	<PmtTplnf>	[0..1]		[1..1]	
2.7	3	Instruction Priority	<InstrPrty>	[0..1]	text		
	4	High			HIGH		
	4	Normal			NORM		
2.8	3	Service Level	<SvcLvl>	[0..1]	Choice	[1..1]	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.9	4	Code	<Cd>	[1..1]	text{1,4}	T/C	Type Changed: text{1,4}
	5	EBA Priority Service			PRPT		
	5	Same Day Value			SDVA		
	5	Urgent Payment			URGP		
2.10	4	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
2.11	3	Local Instrument	<LclInstrm>	[0..1]	Choice		
2.12	4	Code	<Cd>	[1..1]	text{1,35}		
2.13	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.14	3	Category Purpose	<CtgyPurp>	[0..1]	Choice		
2.15	4	Code	<Cd>	[1..1]	text{1,4}		
2.16	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.17	2	Requested Execution Date	<ReqdExctnDt>	[1..1]	date		Comment: Work day on which the payment should settle
2.18	2	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	date	I	
2.19	2	Debtor	<Dbtr>	[1..1]			Rules : R4
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Rules : R5 ----- Type Changed: text{1,70}
9.1.1	3	Postal Address	<PstlAdr>	[0..1]		[1..1]	Comment: If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.  The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.  The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country.
9.1.2	4	Address Type	<AdrTp>	[0..1]	text	X	
9.1.3	4	Department	<Dept>	[0..1]	text{1,70}	I	
9.1.4	4	Sub Department	<SubDept>	[0..1]	text{1,70}	I	
9.1.5	4	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R5 ----- Type Changed: text{1,35}
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R5
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R6
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	



Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R6
9.1.1 0	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
9.1.1 1	4	Address Line	<AdrLine>	[0..7]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}
9.1.1 2	3	Identification	<Id>	[0..1]	Choice		
9.1.1 3	4	Organisation Identification	<OrgId>	[1..1]			
9.1.1 4	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
9.1.1 5	5	Other	<Othr>	[0..*]			
9.1.1 6	6	Identification	<Id>	[1..1]	text{1,35}		
9.1.1 7	6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.2 0	6	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.2 1	4	Private Identification	<PrvtId>	[1..1]		I	
9.1.3 3	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.3 4	3	Contact Details	<CtctDtls>	[0..1]		I	
2.20	2	Debtor Account	<DbtrAcct>	[1..1]			Comment: Debit account must be provided as local account number
1.1.0	3	Identification	<Id>	[1..1]	Choice		
1.1.1	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	X	
1.1.2	4	Other	<Othr>	[1..1]			
1.1.3	5	Identification	<Id>	[1..1]	text{1,34}		
1.1.4	5	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
1.1.7	5	Issuer	<Issr>	[0..1]	text{1,35}	I	
1.1.8	3	Type	<Tp>	[0..1]			
	4	[XOR]			Choice		
1.1.9	5	Code	<Cd>	[1..1]	text		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	6	Cash Payment			CASH	I	
	6	Charges			CHAR	I	
	6	Commission			COMM	I	
	6	Tax			TAXE	I	
	6	Cash Income			CISH	I	
	6	Cash Trading			TRAS	I	
	6	Settlement			SACC	I	
	6	Current			CACC		
	6	Savings			SVGS		
	6	Over Night Deposit			ONDP		
	6	Marginal Lending			MGLD	I	
	6	Non Resident External			NREX	I	
	6	Money Market			MOMA	I	
	6	Loan			LOAN		
	6	Salary			SLRY	I	
	6	Overdraft			ODFT	I	
1.1.1 0	5	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
1.1.1 1	3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.1 2	3	Name	<Nm>	[0..1]	text{1,70}		
2.21	2	Debtor Agent	<DbtrAgt>	[1..1]			Comment: Debtor agent is mandatory can be supplied as Swift BIC or domestic routing code.
6.1.0	3	Financial Institution Identification	<FinInstnId>	[1..1]			
6.1.1	4	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
6.1.2	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
6.1.3	5	Clearing System Identification	<ClrSysId>	[0..1]	Choice	I	
6.1.6	5	Member Identification	<Mmbld>	[1..1]	text{1,35}		
6.1.7	4	Name	<Nm>	[0..1]	text{1,140}	X	
6.1.8	4	Postal Address	<PstlAdr>	[0..1]		[1..1]	
6.1.9	5	Address Type	<AdrTp>	[0..1]	text		
	6	Postal			ADDR		
	6	PO Box			PBOX		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	6	Residential			HOME		
	6	Business			BIZZ		
	6	Mail To			MLTO		
	6	Delivery To			DLVY		
6.1.1 0	5	Department	<Dept>	[0..1]	text{1,70}		
6.1.1 1	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.1 2	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.1 3	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.1 4	5	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.1 5	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.1 6	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.1 7	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
6.1.1 8	5	Address Line	<AdrLine>	[0..7]	text{1,70}		
6.1.1 9	4	Other	<Othr>	[0..1]		X	
6.1.2 5	3	Branch Identification	<BrnchId>	[0..1]			
6.1.2 6	4	Identification	<Id>	[0..1]	text{1,35}		
6.1.2 7	4	Name	<Nm>	[0..1]	text{1,140}		
6.1.2 8	4	Postal Address	<PstlAdr>	[0..1]			
6.1.2 9	5	Address Type	<AdrTp>	[0..1]	text	I	
6.1.3 0	5	Department	<Dept>	[0..1]	text{1,70}		
6.1.3 1	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.3 2	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.3 3	5	Building Number	<BldgNb>	[0..1]	text{1,16}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6.1.3 4	5	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.3 5	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.3 6	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.3 7	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
6.1.3 8	5	Address Line	<AdrLine>	[0..7]	text{1,70}		
2.22	2	Debtor Agent Account	<DbtrAgtAcct>	[0..1]		I	
2.23	2	Ultimate Debtor	<UltmtDbtr>	[0..1]			Rules : R1, R4
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Rules : R5 ----- Type Changed: text{1,70}
9.1.1	3	Postal Address	<PstlAdr>	[0..1]			Comment: If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.  The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.  The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country.
9.1.2	4	Address Type	<AdrTp>	[0..1]	text	X	
9.1.3	4	Department	<Dept>	[0..1]	text{1,70}	I	
9.1.4	4	Sub Department	<SubDept>	[0..1]	text{1,70}	I	
9.1.5	4	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R5 ----- Type Changed: text{1,35}
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R5
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R6
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R6
9.1.1 0	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
9.1.1 1	4	Address Line	<AdrLine>	[0..7]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.1 2	3	Identification	<Id>	[0..1]	Choice	[1..1]	
9.1.1 3	4	Organisation Identification	<OrgId>	[1..1]			
9.1.1 4	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	I	
9.1.1 5	5	Other	<Othr>	[0..*]		[1..1]	
9.1.1 6	6	Identification	<Id>	[1..1]	text{1,35}		Comment: For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided.
9.1.1 7	6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.2 0	6	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.2 1	4	Private Identification	<PrvtId>	[1..1]		I	
9.1.3 3	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
9.1.3 4	3	Contact Details	<CtctDtls>	[0..1]		I	
2.24	2	Charge Bearer	<ChrgBr>	[0..1]	text		Rules : R7
	3	Borne By Debtor			DEBT		
	3	Borne By Creditor			CRED		
	3	Shared			SHAR		
	3	Following Service Level			SLEV	X	
2.25	2	Charges Account	<ChrgsAcct>	[0..1]		I	
2.26	2	Charges Account Agent	<ChrgsAcctAgt>	[0..1]		I	
2.27	2	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..*]			
2.28	3	Payment Identification	<PmtId>	[1..1]			
2.29	4	Instruction Identification	<InstrId>	[0..1]	text{1,35}	T/C	Rules : R8 ----- Type Changed: text{1,16}
2.30	4	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	T/C	Rules : R9 ----- Type Changed: text{1,16}
2.31	3	Payment Type Information	<PmtTpInf>	[0..1]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.32	4	Instruction Priority	<InstrPrty>	[0..1]	text	X	
2.33	4	Service Level	<SvcLvl>	[0..1]	Choice		
2.34	5	Code	<Cd>	[1..1]	text{1,4}	T/C	Type Changed: text{1,4}
	6	EBA Priority Service			PRPT		
	6	Same Day Value			SDVA		
	6	Urgent Payment			URGP		
2.35	5	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
2.36	4	Local Instrument	<LclInstrm>	[0..1]	Choice		
2.37	5	Code	<Cd>	[1..1]	text{1,35}		
2.38	5	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.39	4	Category Purpose	<CtgyPurp>	[0..1]	Choice		
2.40	5	Code	<Cd>	[1..1]	text{1,4}		
2.41	5	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.42	3	Amount	<Amt>	[1..1]	Choice		Rules : R10 ----- Comment: Use InstructedAmount unless otherwise agreed with your implementation manager.
2.43	4	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.44	4	Equivalent Amount	<EqvtAmt>	[1..1]			
2.45	5	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
	6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.46	5	Currency Of Transfer	<CcyOfTrf>	[1..1]	text [A-Z]{3,3}		
2.47	3	Exchange Rate Information	<XchgRateInf>	[0..1]			
2.48	4	Exchange Rate	<XchgRate>	[0..1]	decimal td = 11 fd = 10	T/C	Rules : R11 ----- Type Changed: text{1,12}
2.49	4	Rate Type	<RateTp>	[0..1]	text	X	
2.50	4	Contract Identification	<CtrctId>	[0..1]	text{1,35}	T/C	Rules : R12 ----- Type Changed: text{1,28}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.51	3	Charge Bearer	<ChrgBr>	[0..1]	text		Rules : R7
	4	Borne By Debtor			DEBT		
	4	Borne By Creditor			CRED		
	4	Shared			SHAR		
	4	Following Service Level			SLEV	X	
2.52	3	Cheque Instruction	<ChqInstr>	[0..1]		I	
2.70	3	Ultimate Debtor	<UltmtDbtr>	[0..1]			Rules : R1, R4
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Rules : R5 ----- Type Changed: text{1,70}
9.1.1	4	Postal Address	<PstlAdr>	[0..1]			Comment: If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.  The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.  The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country.
9.1.2	5	Address Type	<AdrTp>	[0..1]	text	X	
9.1.3	5	Department	<Dept>	[0..1]	text{1,70}	I	
9.1.4	5	Sub Department	<SubDept>	[0..1]	text{1,70}	I	
9.1.5	5	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R5 ----- Type Changed: text{1,35}
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R5
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R6
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R6
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}
9.1.12	4	Identification	<Id>	[0..1]	Choice	[1..1]	
9.1.13	5	Organisation Identification	<OrgId>	[1..1]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.1.4	6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	I	
9.1.1.5	6	Other	<Othr>	[0..*]		[1..1]	
9.1.1.6	7	Identification	<Id>	[1..1]	text{1,35}		Comment: For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided.
9.1.1.7	7	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.2.0	7	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.2.1	5	Private Identification	<PrvtId>	[1..1]		I	
9.1.3.3	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
9.1.3.4	4	Contact Details	<CtctDtls>	[0..1]		I	
2.71	3	Intermediary Agent 1	<IntrmyAgt1>	[0..1]			Rules : R13
6.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]			Comment: Swift BIC of intermediary bank if required to provide by beneficiary. For alternate options please verify support with your Implementation Manager.
6.1.1	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
6.1.2	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		X	
6.1.3	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice	X	
6.1.7	5	Name	<Nm>	[0..1]	text{1,140}	X	
6.1.8	5	Postal Address	<PstlAdr>	[0..1]		X	
6.1.1.9	5	Other	<Othr>	[0..1]		I	
6.1.2.5	4	Branch Identification	<BrnchId>	[0..1]		X	
2.72	3	Intermediary Agent 1 Account	<IntrmyAgt1Acct>	[0..1]		I	
2.73	3	Intermediary Agent 2	<IntrmyAgt2>	[0..1]		I	
2.74	3	Intermediary Agent 2 Account	<IntrmyAgt2Acct>	[0..1]		I	
2.75	3	Intermediary Agent 3	<IntrmyAgt3>	[0..1]		I	



Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.76	3	Intermediary Agent 3 Account	<IntrmyAgt3Acct>	[0..1]		I	
2.77	3	Creditor Agent	<CdtrAgt>	[0..1]		[1..1]	
6.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]			Rules : R14 ----- Comment: Creditor agent is mandatory and can be supplied as Swift BIC, domestic routing code, or name and address. Providing a BIC or routing code is the preferred option for international wires, while providing a local routing code is preferred for domestic transfers. Unstructured or structured address may be used (please do not mix). If using unstructured address, the first 3 instances of <AdrLine> will be mapped as provided into the wire message.
6.1.1	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
6.1.2	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
6.1.3	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice	I	
6.1.6	6	Member Identification	<Mmbld>	[1..1]	text{1,35}		
6.1.7	5	Name	<Nm>	[0..1]	text{1,140}		
6.1.8	5	Postal Address	<PstlAdr>	[0..1]		[1..1]	
6.1.9	6	Address Type	<AdrTp>	[0..1]	text	I	
6.1.10	6	Department	<Dept>	[0..1]	text{1,70}		
6.1.11	6	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.12	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.13	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.14	6	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.15	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.16	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.17	6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
6.1.18	6	Address Line	<AdrLine>	[0..7]	text{1,70}		
6.1.19	5	Other	<Othr>	[0..1]		I	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6.1.2 5	4	Branch Identification	<BrnchId>	[0..1]			
6.1.2 6	5	Identification	<Id>	[0..1]	text{1,35}		
6.1.2 7	5	Name	<Nm>	[0..1]	text{1,140}		
6.1.2 8	5	Postal Address	<PstlAdr>	[0..1]			
6.1.2 9	6	Address Type	<AdrTp>	[0..1]	text	I	
6.1.3 0	6	Department	<Dept>	[0..1]	text{1,70}		
6.1.3 1	6	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.3 2	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.3 3	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.3 4	6	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.3 5	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.3 6	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.3 7	6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
6.1.3 8	6	Address Line	<AdrLine>	[0..7]	text{1,70}		
2.78	3	Creditor Agent Account	<CdtrAgtAcct>	[0..1]			
1.1.0	4	Identification	<Id>	[1..1]	Choice		
1.1.1	5	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
1.1.2	5	Other	<Othr>	[1..1]		I	
1.1.3	6	Identification	<Id>	[1..1]	text{1,34}	I	
1.1.4	6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
1.1.7	6	Issuer	<Issr>	[0..1]	text{1,35}	I	
1.1.8	4	Type	<Tp>	[0..1]		I	
1.1.1 1	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
1.1.1 2	4	Name	<Nm>	[0..1]	text{1,70}	I	
2.79	3	Creditor	<Cdtr>	[0..1]		[1..1]	
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Rules : R5 ----- Comment: ----- Type Changed: text{1,70}
9.1.1	4	Postal Address	<PstlAdr>	[0..1]		[1..1]	Comment: If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.  The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.  The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country.
9.1.2	5	Address Type	<AdrTp>	[0..1]	text	X	
9.1.3	5	Department	<Dept>	[0..1]	text{1,70}	I	
9.1.4	5	Sub Department	<SubDept>	[0..1]	text{1,70}	I	
9.1.5	5	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R5 ----- Type Changed: text{1,35}
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R5
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R6
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R6
9.1.1 0	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
9.1.1 1	5	Address Line	<AdrLine>	[0..7]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}
9.1.1 2	4	Identification	<Id>	[0..1]	Choice		
9.1.1 3	5	Organisation Identification	<OrgId>	[1..1]			
9.1.1 4	6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.1 5	6	Other	<Othr>	[0..*]			
9.1.1 6	7	Identification	<Id>	[1..1]	text{1,35}		
9.1.1 7	7	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.2 0	7	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.2 1	5	Private Identification	<PrvtId>	[1..1]		I	
9.1.3 3	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.3 4	4	Contact Details	<CtctDtls>	[0..1]		I	
2.80	3	Creditor Account	<CdtrAcct>	[0..1]		[1..1]	
1.1.0	4	Identification	<Id>	[1..1]	Choice		
1.1.1	5	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
1.1.2	5	Other	<Othr>	[1..1]			
1.1.3	6	Identification	<Id>	[1..1]	text{1,34}		
1.1.4	6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
1.1.7	6	Issuer	<Issr>	[0..1]	text{1,35}	I	
1.1.8	4	Type	<Tp>	[0..1]			
	5	[XOR]			Choice		
1.1.9	6	Code	<Cd>	[1..1]	text		
	7	Cash Payment			CASH	I	
	7	Charges			CHAR	I	
	7	Commission			COMM	I	
	7	Tax			TAXE	I	
	7	Cash Income			CISH	I	
	7	Cash Trading			TRAS	I	
	7	Settlement			SACC	I	
	7	Current			CACC		
	7	Savings			SVGS		
	7	Over Night Deposit			ONDP		
	7	Marginal Lending			MGLD	I	
	7	Non Resident External			NREX	I	
	7	Money Market			MOMA	I	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	7	Loan			LOAN		
	7	Salary			SLRY	I	
	7	Overdraft			ODFT	I	
1.1.1 0	6	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
1.1.1 1	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.1 2	4	Name	<Nm>	[0..1]	text{1,70}		
2.81	3	Ultimate Creditor	<UltmtCdtr>	[0..1]		I	
2.82	3	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..*]			Rules : R15 ----- Comment: Instruction for banks in the payment chain. U.S. supports codes HOLD, CHQB, PHOB and TELB, as well as codes ACC, INS, INT or REC in either the Code field or first 4 characters (3 chars plus space) of InstructionInformation field. To utilize Principal Protect use code ACC followed by the text string "/PPRO/".
2.83	4	Code	<Cd>	[0..1]	text		
	5	Pay Creditor By Cheque			CHQB		
	5	Hold Cash For Creditor			HOLD		
	5	Phone Beneficiary			PHOB		
	5	Telecom			TELB		
2.84	4	Instruction Information	<InstrInf>	[0..1]	text{1,140}	T/C	Comment: To utilize Principal Protect use code ACC followed by the text string "/PPRO/". ----- Type Changed: text{0,30}
2.85	3	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}		
2.86	3	Purpose	<Purp>	[0..1]	Choice		
2.87	4	Code	<Cd>	[1..1]	text{1,4}		
2.88	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.89	3	Regulatory Reporting	<RgltryRptg>	[0..10 ]		I	
11.1. 1	4	Authority	<Authrty>	[0..1]		I	
2.90	3	Tax	<Tax>	[0..1]		I	
13.1. 11	4	Administration Zone	<AdmstnZn>	[0..1]	text{1,35}	I	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
13.1.14	4	Total Taxable Base Amount	<TtTaxblBaseAmt>	[0..1]	0 <= decimal td = 18 fd = 5	I	
13.1.15	4	Total Tax Amount	<TtTaxAmt>	[0..1]	0 <= decimal td = 18 fd = 5	I	
13.1.16	4	Date	<Dt>	[0..1]	date	I	
2.91	3	Related Remittance Information	<RltdRmtInf>	[0..10]			Comment: Refer to Advising Product Appendix for further details
2.92	4	Remittance Identification	<RmtId>	[0..1]	text{1,35}		Comment: Refer to Advising Appendix
2.93	4	Remittance Location Method	<RmtLctnMtd>	[0..1]	text	T/C	Type Changed: text
	5	Electronic Data Interchange			EDIC	I	
	5	Email			EMAL		
	5	FAX			FAXI	X	
	5	Post			POST		
	5	SMS			SMSM		
	5	Uniform Resource Identifier			URID	I	
	5	Email 1			EMAL1	X	Comment: Masked email remittance advice.
	5	Email 2			EMAL2	X	Comment: Masked email remittance advice.
	5	Email 3			EMAL3	X	Comment: Masked email remittance advice.
	5	Email 4			EMAL4	X	Comment: Masked email remittance advice.
	5	Email 5			EMAL5	X	Comment: Masked email remittance advice.
	5	Email 6			EMAL6	X	Comment: Masked email remittance advice.
	5	Email 7			EMAL7	X	Comment: Masked email remittance advice.
	5	Email 8			EMAL8	X	Comment: Masked email remittance advice.
2.94	4	Remittance Location Electronic Address	<RmtLctnElctrncAdr>	[0..1]	text{1,2048}		
2.95	4	Remittance Location Postal Address	<RmtLctnPstlAdr>	[0..1]			
2.96	5	Name	<Nm>	[1..1]	text{1,140}		
2.97	5	Address	<Adr>	[1..1]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
10.1.0	6	Address Type	<AdrTp>	[0..1]	text	I	
10.1.1	6	Department	<Dept>	[0..1]	text{1,70}		
10.1.2	6	Sub Department	<SubDept>	[0..1]	text{1,70}		
10.1.3	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
10.1.4	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
10.1.5	6	Post Code	<PstCd>	[0..1]	text{1,16}		
10.1.6	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
10.1.7	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
10.1.8	6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
10.1.9	6	Address Line	<AdrLine>	[0..7]	text{1,70}		
2.98	3	Remittance Information	<RmtInf>	[0..1]			Rules : R16
2.99	4	Unstructured	<Ustrd>	[0..*]	text{1,140}		
2.100	4	Structured	<Strd>	[0..*]			
2.101	5	Referred Document Information	<RfrdDocInf>	[0..*]			
2.102	6	Type	<Tp>	[0..1]			
2.103	7	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
2.104	8	Code	<Cd>	[1..1]	text		
	9	Metered Service Invoice			MSIN		
	9	Credit Note Related To Financial Adjustment			CNFA		
	9	Debit Note Related To Financial Adjustment			DNFA		
	9	Commercial Invoice			CINV		
	9	Credit Note			CREN		
	9	Debit Note			DEBN		
	9	Hire Invoice			HIRI		
	9	Self Billed Invoice			SBIN		
	9	Commercial Contract			CMCN		
	9	Statement Of Account			SOAC		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	9	Dispatch Advice			DISP		
	9	Bill Of Lading			BOLD		
	9	Voucher			VCHR		
	9	Open Item Account Receivable			AROI		
	9	Transaction Trade Services Utility			TSUT		
2.105	8	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
2.106	7	Issuer	<Issr>	[0..1]	text{1,35}	I	
2.107	6	Number	<Nb>	[0..1]	text{1,35}	I	
2.108	6	Related Date	<RltdDt>	[0..1]	date	I	
2.109	5	Referred Document Amount	<RfrdDocAmt>	[0..1]			
2.110	6	Due Payable Amount	<DuePyblAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.111	6	Discount Applied Amount	<DscntApldAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.112	6	Credit Note Amount	<CdtNoteAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.113	6	Tax Amount	<TaxAmt>	[0..1]	0 <= decimal td = 18 fd = 5	I	
2.114	6	Reason Adjustment Amount And	<AdjstmntAmtAndRsn>	[0..*]		I	
2.119	6	Remitted Amount	<RmtdAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.120	5	Creditor Reference Information	<CdtrRefInf>	[0..1]			
2.121	6	Type	<Tp>	[0..1]			
2.122	7	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
2.123	8	Code	<Cd>	[1..1]	text		



Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	9	Remittance Advice Message			RADM		
	9	Related Payment Instruction			RPIN		
	9	Foreign Exchange Deal Reference			FXDR		
	9	Dispatch Advice			DISP		
	9	Purchase Order			PUOR		
	9	Structured Communication Reference			SCOR		
2.124	8	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
2.125	7	Issuer	<Issr>	[0..1]	text{1,35}	I	
2.126	6	Reference	<Ref>	[0..1]	text{1,35}	I	
2.127	5	Invoicer	<Invcr>	[0..1]		I	
2.128	5	Invoicee	<Invcee>	[0..1]		I	
2.129	5	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}	I	

## Rule Definitions

Index	Name	Definition
R1	Rule "Mutually Exclusive"	For each [CustomerCreditTransferInitiationV03], the following elements are mutually exclusive: [CustomerCreditTransferInitiationV03/PaymentInformation/UltimateDebtor] , [CustomerCreditTransferInitiationV03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor] and all may be absent
R2	Rule "HSBC_ Initiating Party"	Provide HSBC Connect Customer ID under /InitgPty/Id/OrgId/Othr/Id/. Alternatively, provide: BIC under /InitgPty/Id/OrgId/BICorBEI/ or SIRET ID under /InitgPty/Id/OrgId/Othr/Id/
R3	Conditional Rule "HSBC_ Service Level"	This is a cross-element rule. Provide Service Level only at either Payment-Information or Transaction level If 'Service Level' is present at 'Payment Information' Then 'Service level' is not allowed at 'Credit Transfer Transaction Information'
R4	Conditional Rule "HSBC_ On Behalf Of"	This is a cross-element rule. It is Mandatory to provide the name, address and an account or identification of the ultimate debtor if a priority payment is being made on behalf of someone apart from the account holder and should be supplied in the Ultimate Debtor block.  The address should include, as a minimum, the city or town name; the state or county; and the country.  The Debtor Account <DbtrAcct> block should always be used to supply the HSBC account to be debited. If The payment is being made on behalf of someone apart from the account holder. Then The Ultimate Debtor block <UltmtDbtr> should be used to supply the name, address and an account or identification of the ultimate debtor Else The Debtor <Dbtr> block should be used to supply the name and address of the ultimate debtor.
R5	Conditional Rule "HSBC_ Name _ Address"	This is a cross-element rule. If Name of greater than 35 characters is supplied Then Postal Address>Street Name and Building Number will be ignored
R6	Conditional Rule "HSBC_ Country Sub Division _ Post Code"	This is a cross-element rule. If Country Sub Division is supplied Then Post Code is ignored
R7	Rule "HSBC_ Charge Bearer"	Code 'SHAR' will be the default option if field is not populated

R8	Rule "HSBC_Instruction Identification"	This field can be used for both duplicate instruction checking and additionally, as the 16-character debit transaction reference on your bank statement. This option is available as part of the customer set-up
R9	Rule "HSBC_End To End Identification"	End To End Identification is a unique transaction reference. Please note that while 35 characters can be sent to the beneficiary, the debit reference is limited to 16 characters
R10	Rule "HSBC_Amount"	Amount and Currency of payment either as InstructedAmount or EquivalentAmount. Use InstructedAmount unless otherwise agreed with your implementation manager
R11	Rule "HSBC_Exchange Rate"	Agreed exchange rate if EquivalentAmount is used
R12	Rule "HSBC_Contract Identification"	Deal reference for an FX contract. Default the first 3 characters to "SEP". Use only if EquivalentAmount is used
R13	Rule "HSBC_Intermediary Agent 1"	Swift BIC of intermediary bank if required to provide by beneficiary. For alternate options please verify support with your Implementation Manager
R14	Rule "HSBC_Creditor Agent"	SWIFT BIC or routing code are the preferred options for international wires, while providing a local routing code is preferred for domestic transfers. Unstructured or structured address may be used (please do not mix). If using unstructured address, the first 3 instances of <AdrLine> will be mapped as provided into the wire message. The <Ctry> element is only mapped as a structured address field. Otherwise the address formatting guidelines from the main document apply
R15	Rule "HSBC_Instruction For Creditor Agent"	Instruction for banks in the payment chain. U.S. supports codes HOLD, CHQB, PHOB and TELB in the code field. ACC, INS, INT or REC are also supported but should be used in Instruction Information field. To utilize Principal Protect, use code ACC followed by the text string "/PPRO/".
R16	Rule "HSBC_US_Remittance Information"	<p>HSBC U.S. supports the use of both unstructured and structured remittance information up to the SWIFT maximum of 4 lines x 35 characters.</p> <p>The first line is used for the EndToEndId.</p> <p>The final 3 lines may contain structured or unstructured remittance information if provided.</p> <p>If both Structured and Unstructured remittance information are provided, then Structured information will take precedence and Unstructured information will be ignored.</p> <p>Default document type is the Commerical Invoice (CINV) due to SWIFT limitation. Alternatively, a separate trading partner advise can be sent to the beneficiary, either as an email attachment or facsimile.</p>

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