Usage Guideline

HSBC_pain.001.001.03_COS_United States

HSBC_pain.001.001.03_ChequeOutsourcing_NorthAmerica

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_ChequeOutsourcing_NorthAmerica (link)

Usage Guideline Description

HSBC_pain.001.001.03_COS_United States (link)

Cheque outsource payments (COS payments) in the U.S. are bank-printed, non-urgent payments effected in USD (United States Dollars) only.

The cheque number and implementation-assigned checkbook code(s) are required for each print instruction, along with full beneficiary name and postal address. Cheque numbers are required to be unique for 365 days for each checking account used.

Optional check bundling and courier services are available. See your implementation manager for setup and data population requirements.

Structured or unstructured remittance data will be sent to the beneficiary on the remittance stub if provided.

Positive pay issues or voided issues can be sent for customer-printed checks.

Outline

The HSBC_pain.001.001.03_COS_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>				
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}	X	
1.6	2	Number Of Transactions	<NbOfTxs>	[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 : R1
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
9.1.12	3	Identification	<Id>	[0..1]	Choice	[1..1]	
9.1.13	4	Organisation Identification	<OrgId>	[1..1]			
9.1.14	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}		
9.1.15	5	Other	<Othr>	[0..*]		[0..1]	
9.1.16	6	Identification	<Id>	[1..1]	text{1,35}		
9.1.17	6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.20	6	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.21	4	Private Identification	<PrvtId>	[1..1]		I	
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
9.1.34	3	Contact Details	<CtctDtls>	[0..1]		I	
1.9	2	Forwarding Agent	<FwdgAgt>	[0..1]		I	
2.0	1	Payment Information	<PmtInf>	[1..*]			Rules : R2
2.1	2	Payment Information Identification	<PmtInfId>	[1..1]	text{1,35}		Rules : R3
2.2	2	Payment Method	<PmtMtd>	[1..1]	text		Comment: Values “CHK” only.
	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	<NbOfTxs>	[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	<PmtTpInf>	[0..1]		[1..1]	
2.7	3	Instruction Priority	<InstrPrty>	[0..1]	text	I	
2.8	3	Service Level	<SvcLvl>	[0..1]	Choice	[1..1]	
2.9	4	Code	<Cd>	[1..1]	text{1,4}		Comment:
2.10	4	Proprietary	<Prtry>	[1..1]	text{1,35}	X	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.11	3	Local Instrument	<LclInstrm>	[0..1]	Choice		Comment: May be left blank for COS payments. For reporting positive pay items use "CPC" or "POS".
2.12	4	Code	<Cd>	[1..1]	text{1,35}		
2.13	4	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Comment: Instrument code to more closely define a HSBC or in-country specific payment method. ---------- Type Changed: text{1,3}
2.14	3	Category Purpose	<CtgyPurp>	[0..1]	Choice		Comment:
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: HSBC U.S. prints and mails cheques on the business day following receipt of the COS instruction. <ReqdExctnDt> will be printed as the cheque date on the face of the cheque.
2.18	2	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	date	I	
2.19	2	Debtor	<Dbtr>	[1..1]			
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}	[1..1]	Rules : R5 ---------- Comment: Debtor name is mandatory. Position 36 of DebtorName begins second name line. An address may be provided as well. However, the debtor name and address will be printed based on HSBC's static setup for a particular Checkbook.
9.1.1	3	Postal Address	<PstlAdr>	[0..1]		[1..1]	
9.1.2	4	Address Type	<AdrTp>	[0..1]	text	I	
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	Type Changed: text{1,60}
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}	T/C	Type Changed: text{1,10}
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}	T/C	Type Changed: text{1,10}
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}	T/C	Type Changed: text{0,30}
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	T/C	Type Changed: text{1,2}
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}	X	
9.1.12	3	Identification	<Id>	[0..1]	Choice	[1..1]	
9.1.13	4	Organisation Identification	<OrgId>	[1..1]			
9.1.14	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}		
9.1.15	5	Other	<Othr>	[0..*]		[1..1]	
9.1.16	6	Identification	<Id>	[1..1]	text{1,35}	T/C	Type Changed: text{1,10}
9.1.17	6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.20	6	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.21	4	Private Identification	<PrvtId>	[1..1]		X	
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.34	3	Contact Details	<CtctDtls>	[0..1]		I	
2.20	2	Debtor Account	<DbtrAcct>	[1..1]			
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}	T/C	Rules : R6 --- Comment: This is Mandatory. --- Type Changed: text{1,9}
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	
1.1.10	5	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
1.1.11	3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.12	3	Name	<Nm>	[0..1]	text{1,70}	I	
2.21	2	Debtor Agent	<DbtrAgt>	[1..1]			
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	<ClrSysMmbId>	[0..1]		[1..1]	
6.1.3	5	Clearing System Identification	<ClrSysId>	[0..1]	Choice	I	
6.1.6	5	Member Identification	<MmbId>	[1..1]	text{1,35}	T/C	Rules : R7 ---------- Comment: Local clearing code must be provided. Use ClearingSystemMemberIdentification. MmbId. ---------- Type Changed: text{1,9}
6.1.7	4	Name	<Nm>	[0..1]	text{1,140}	[1..1]	
6.1.8	4	Postal Address	<PstlAdr>	[0..1]		[1..1]	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6.1.9	5	Address Type	<AdrTp>	[0..1]	text		
	6	Postal			ADDR		
	6	PO Box			PBOX		
	6	Residential			HOME		
	6	Business			BIZZ		
	6	Mail To			MLTO		
	6	Delivery To			DLVY		
6.1.10	5	Department	<Dept>	[0..1]	text{1,70}		
6.1.11	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.12	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.13	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.14	5	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.15	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.16	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.17	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
6.1.18	5	Address Line	<AdrLine>	[0..7]	text{1,70}		
6.1.19	4	Other	<Othr>	[0..1]		I	
6.1.25	3	Branch Identification	<BrnchId>	[0..1]			
6.1.26	4	Identification	<Id>	[0..1]	text{1,35}		
6.1.27	4	Name	<Nm>	[0..1]	text{1,140}	I	
6.1.28	4	Postal Address	<PstlAdr>	[0..1]		I	
2.22	2	Debtor Agent Account	<DbtrAgtAcct>	[0..1]		I	
2.23	2	Ultimate Debtor	<UltmtDbtr>	[0..1]			
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	I	
9.1.3	4	Department	<Dept>	[0..1]	text{1,70}	I	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	Type Changed: text{1,60}
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}	T/C	Type Changed: text{1,10}
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}	T/C	Type Changed: text{1,10}
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}	T/C	Type Changed: text{0,30}
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	T/C	Type Changed: text{1,2}
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}	X	
9.1.12	3	Identification	<Id>	[0..1]	Choice	I	
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
9.1.34	3	Contact Details	<CtctDtls>	[0..1]		I	
2.24	2	Charge Bearer	<ChrgBr>	[0..1]	text	I	
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}		Comment: If <InstrId> is used for duplicate instruction testing it is automatically merged with <ChqNb>. Also, for U.S. cheques the cheque number will always serve as the account posting reference.
2.30	4	End To End Identification	<EndToEndId>	[1..1]	text{1,35}		Rules : R8
2.31	3	Payment Type Information	<PmtTpInf>	[0..1]			
2.32	4	Instruction Priority	<InstrPrty>	[0..1]	text	I	
2.33	4	Service Level	<SvcLvl>	[0..1]	Choice		
2.34	5	Code	<Cd>	[1..1]	text{1,4}	FV	FixedValue:NURG
2.35	5	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
2.36	4	Local Instrument	<LclInstrm>	[0..1]	Choice		Comment: May be left blank for COS payments. For reporting positive pay items use “CPC” or “POS”.
2.37	5	Code	<Cd>	[1..1]	text{1,35}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.38	5	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Type Changed: text{1,3}
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		
2.43	4	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		Comment: The amount must be greater than $0.00 and must not exceed 12 digits including decimal and cents. Only USD is allowed.
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.44	4	Equivalent Amount	<EqvtAmt>	[1..1]		X	
2.47	3	Exchange Rate Information	<XchgRateInf>	[0..1]		I	
2.51	3	Charge Bearer	<ChrgBr>	[0..1]	text	I	
2.52	3	Cheque Instruction	<ChqInstr>	[0..1]			
2.53	4	Cheque Type	<ChqTp>	[0..1]	text		
	5	Customer Cheque			CCHQ		
	5	Certified Customer Cheque			CCCH		
	5	Bank Cheque			BCHQ		
	5	Draft			DRFT		
	5	Electronic Draft			ELDR		
2.54	4	Cheque Number	<ChqNb>	[0..1]	text{1,35}	[1..1] T/C	Comment: Cheque number must be provided, and must be unique for a checking account within the past 365 days. Numerics only and truncation or zero-fill will apply if the value is more or less than 10 digits, respectively. ---------- Type Changed: text [0-9]{1,10}
2.55	4	Cheque From	<ChqFr>	[0..1]			
2.56	5	Name	<Nm>	[1..1]	text{1,140}		
2.57	5	Address	<Adr>	[1..1]			
10.1.0	6	Address Type	<AdrTp>	[0..1]	text		
	7	Postal			ADDR		
	7	PO Box			PBOX		
	7	Residential			HOME		
	7	Business			BIZZ		
	7	Mail To			MLTO		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	7	Delivery To			DLVY		
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}		
2.58	4	Delivery Method	<DlvryMtd>	[0..1]	Choice		Comment: Optional cheque bundling and courier service for single or bulk check delivery. Optional <Cd> elements are “CRCD”, “CRDB”, “CRFA”, “MLFA” or “MLDB”. Optional <Prtry> elements can be agreed at implementation. Consult your implementation coordinator for setup of desired services.
2.59	5	Code	<Cd>	[1..1]	text		
	6	Mail To Debtor			MLDB		
	6	Mail To Creditor			MLCD		
	6	Mail To Final Agent			MLFA		
	6	Courier To Debtor			CRDB		
	6	Courier To Creditor			CRCD		
	6	Courier To Final Agent			CRFA		
	6	Pick Up By Debtor			PUDB		
	6	Pick Up By Creditor			PUCD		
	6	Pick Up By Final Agent			PUFA		
	6	Registered Mail To Debtor			RGDB		
	6	Registered Mail To Creditor			RGCD		
	6	Registered Mail To Final Agent			RGFA		
2.60	5	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Type Changed: text{1,3}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.61	4	Deliver To	<DlvrTo>	[0..1]			Comment: Optional cheque bundling and courier service. When <DlvryMtd><Cd> or <Prtry> used <DlvrTo><Nm> and <Adr> are mandatory. Consult your implementation coordinator for setup of desired services.
2.62	5	Name	<Nm>	[1..1]	text{1,140}	T/C	Type Changed: text{1,70}
2.63	5	Address	<Adr>	[1..1]			
10.1.0	6	Address Type	<AdrTp>	[0..1]	text		
	7	Postal			ADDR		
	7	PO Box			PBOX		
	7	Residential			HOME		
	7	Business			BIZZ		
	7	Mail To			MLTO		
	7	Delivery To			DLVY		
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}		
2.64	4	Instruction Priority	<InstrPrty>	[0..1]	text		
	5	High			HIGH		
	5	Normal			NORM		
2.65	4	Cheque Maturity Date	<ChqMtrtyDt>	[0..1]	date		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.66	4	Forms Code	<FrmsCd>	[0..1]	text{1,35}	[1..1] T/C	Comment: Checkbook code must be provided for COS to indicate the checking account and check stock for printing. Value(s) are provided by your implementation coordinator. ---------- Type Changed: text{1,3}
2.67	4	Memo Field	<MemoFld>	[0..2]	text{1,35}	T/C	Comment: To report voided positive pay items populate <MemoFld> with “VOID”. Does not apply to COS service. ---------- Type Changed: text{1,4}
2.68	4	Regional Clearing Zone	<RgnlClrZone>	[0..1]	text{1,35}		
2.69	4	Print Location	<PrtLctn>	[0..1]	text{1,35}		
2.70	3	Ultimate Debtor	<UltmtDbtr>	[0..1]			
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}		
9.1.1	4	Postal Address	<PstlAdr>	[0..1]			
9.1.2	5	Address Type	<AdrTp>	[0..1]	text	I	
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	Type Changed: text{1,60}
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}	T/C	Type Changed: text{1,10}
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}	T/C	Type Changed: text{1,10}
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}	T/C	Type Changed: text{0,30}
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	T/C	Type Changed: text{1,2}
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	X	
9.1.12	4	Identification	<Id>	[0..1]	Choice		
9.1.13	5	Organisation Identification	<OrgId>	[1..1]			
9.1.14	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
9.1.15	6	Other	<Othr>	[0..*]			
9.1.16	7	Identification	<Id>	[1..1]	text{1,35}		
9.1.17	7	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.20	7	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.21	5	Private Identification	<PrvtId>	[1..1]		I	
9.1.33	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.34	4	Contact Details	<CtctDtls>	[0..1]		I	
2.71	3	Intermediary Agent 1	<IntrmyAgt1>	[0..1]			
6.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]			
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	<ClrSysMmbId>	[0..1]			
6.1.3	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice	I	
6.1.6	6	Member Identification	<MmbId>	[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]			Comment: Structured Address recommended
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}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6.1.17	6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
6.1.18	6	Address Line	<AdrLine>	[0..7]	text{1,70}		
6.1.19	5	Other	<Othr>	[0..1]		I	
6.1.25	4	Branch Identification	<BrnchId>	[0..1]		I	
2.72	3	Intermediary Agent 1 Account	<IntrmyAgt1Acct>	[0..1]		X	
2.73	3	Intermediary Agent 2	<IntrmyAgt2>	[0..1]		X	
2.74	3	Intermediary Agent 2 Account	<IntrmyAgt2Acct>	[0..1]		X	
2.75	3	Intermediary Agent 3	<IntrmyAgt3>	[0..1]		X	
2.76	3	Intermediary Agent 3 Account	<IntrmyAgt3Acct>	[0..1]		X	
2.77	3	Creditor Agent	<CdtrAgt>	[0..1]		[1..1]	
6.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]			
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	<ClrSysMmbId>	[0..1]		[1..1]	
6.1.3	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice	I	
6.1.6	6	Member Identification	<MmbId>	[1..1]	text{1,35}	T/C	Rules : R7 --- Type Changed: text{1,9}
6.1.7	5	Name	<Nm>	[0..1]	text{1,140}		
6.1.8	5	Postal Address	<PstlAdr>	[0..1]		[1..1]	Comment:
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}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	
6.1.25	4	Branch Identification	<BrnchId>	[0..1]			
6.1.26	5	Identification	<Id>	[0..1]	text{1,35}		
6.1.27	5	Name	<Nm>	[0..1]	text{1,140}	I	
6.1.28	5	Postal Address	<PstlAdr>	[0..1]		I	
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}	I	
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]		I	
1.1.11	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.12	4	Name	<Nm>	[0..1]	text{1,70}	I	
2.79	3	Creditor	<Cdtr>	[0..1]		[1..1]	Comment: Creditor Name and Postal Address are mandatory. Unstructured or structured address lines may be used (please do not mix).
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Rules : R9 ---------- Comment: Creditor Name is mandatory. The first 50 characters of Creditor Name are used for line one of cheque payee name. Position 51 of Creditor Name begins second name line. ---------- Type Changed: text{1,70}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.1	4	Postal Address	<PstlAdr>	[0..1]		[1..1]	Comment: Creditor Postal Address is mandatory
9.1.2	5	Address Type	<AdrTp>	[0..1]	text	I	
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	Comment: <BldgNb> and <StrtNm> are merged and the first 50 characters are used for the first street address. ---------- Type Changed: text{1,60}
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}	T/C	Comment: <BldgNb> and <StrtNm> are merged and the first 50 characters are used for the first street address ---------- Type Changed: text{1,10}
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}	T/C	Comment: ---------- Type Changed: text{1,10}
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}	T/C	Comment: ---------- Type Changed: text{0,30}
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	T/C	Comment: Country Sub Division <CtrySubDvsn> must carry the 2 digit State/Province code. ---------- Type Changed: text{1,2}
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		Comment: 2 character ISO country code must be used for unstructured and structured addresses.
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	X T/C	Comment: Creditor name and postal address are mandatory. Unstructured or structured address lines may be used (please do not mix). For unstructured address, the first 2 instances of <AdrLine> will be used as street address lines 1 and 2. The third instance of <AdrLine> is City, the fourth is state/province, and the fifth is postal code. <Ctry> is mandatory. Otherwise the address formatting guidelines from the main document apply. ---------- Type Changed: text{1,40}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.12	4	Identification	<Id>	[0..1]	Choice		
9.1.13	5	Organisation Identification	<OrgId>	[1..1]			
9.1.14	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}		
9.1.15	6	Other	<Othr>	[0..*]			
9.1.16	7	Identification	<Id>	[1..1]	text{1,35}		
9.1.17	7	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.20	7	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.21	5	Private Identification	<PrvtId>	[1..1]		I	
9.1.33	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
9.1.34	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}	X	
1.1.2	5	Other	<Othr>	[1..1]			
1.1.3	6	Identification	<Id>	[1..1]	text{1,34}	T/C	Rules : R10 ---------- Type Changed: text{1,17}
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	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	7	Cash Income			CISH	I	
	7	Cash Trading			TRAS		
	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	
	7	Loan			LOAN		
	7	Salary			SLRY	I	
	7	Overdraft			ODFT	I	
1.1.10	6	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
1.1.11	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.12	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..*]		I	
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	
2.90	3	Tax	<Tax>	[0..1]		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	I	
	5	Uniform Resource Identifier			URID	I	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	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]			
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 : R11

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.99	4	Unstructured	<Ustrd>	[0..*]	text{1,140}		Comment: HSBC U.S. supports the use of both unstructured and structured remittance information for print on the check stub. One line of 100 characters supported.
2.100	4	Structured	<Strd>	[0..*]		[0..26]	Comment: HSBC U.S. supports the use of both unstructured and structured remittance information for print on the check stub. 26 occurrences supported.
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		
	9	Dispatch Advice			DISP		
	9	Bill Of Lading			BOLD		
	9	Voucher			VCHR		
	9	Account Receivable Open Item			AROI		
	9	Trade Services Utility Transaction			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}	T/C	Comment: To report Invoice Number to be printed on cheque stub to a maximum of 30 characters. Document type is not validated or mapped onto the check stub. ---------- Type Changed: text{0,30}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.108	6	Related Date	<RltdDt>	[0..1]	date		Comment: To report Invoice Date.
2.109	5	Referred Document Amount	<RfrdDocAmt>	[0..1]			Comment: Amounts can be a maximum of 12 digits including decimal, cents and sign.
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	Adjustment Amount And Reason	<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		
	9	Remittance Advice Message			RADM		
	9	Related Payment Instruction			RPIN		
	9	Foreign Exchange Deal Reference			FXDR		
	9	Dispatch Advice			DISP		
	9	Purchase Order			PUOR		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	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}	T/C	Comment: To report Reference Number to a maximum 30 characters. Can accepts numbers and characters. ---------- Type Changed: text{0,30}
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 "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/
R2	Conditional Rule "HSBC_ Service Level"	This is a cross-element rule.Service Level can be provided either at Payment Level or Transaction Level If Service Level is present at Payment Information Level Then Service Level is not allowed at Credit Transfer Transaction Information
R3	Rule "HSBC_ Payment Information Identification"	Payment Information Identification is a Batch reference number. HSBC U.S. does not currently have the ability to post this along with the bulk account debit. However the 'Instruction Identification<InstrId>' or 'End to End Identification<EndToEndId>' can be posted on individual or bulk account posting entries. The reference is limited to 10 characters and will be truncated if longer.
R4	Rule "HSBC_ Payment Type Information"	
R5	Rule "HSBC Debtor Name"	Debtor name is limited to 16 characters
R6	Rule "HSBC_ Identification"	Ordering account number in HSBC (domestic) format must be provided
R7	Rule "HSBC_ Member Identification"	Local clearing code must be provided
R8	Rule "HSBC_ End To End Identification"	End to End Identification will be passed to beneficiary
R9	Rule "HSBC_ Name"	Creditor name is limited to 120 characters and will be truncated is longer
R10	Rule "HSBC_ Identification"	Beneficiary account number in domestic format must be provided
R11	Rule "HSBC_ Remittance Information"	Limited to 9999 occurrences per payment - HSBC U.S. supports the use of both unstructured and structured remittance information. For “CTX” payments, structured and unstructured remittance data is included with the payment sent to the beneficiary. Alternatively, remittance can be sent via separate trading partner advise to the beneficiary, either as an email attachment, facsimile, or electronic x12 file (typically delivered through the VAN network)

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