



## Usage Guideline

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

HSBC\_pain.001.001.03\_LowValuePayment\_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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<b>Table of Content</b>	<b>2</b>
<b>Message Functionality</b>	<b>3</b>
<b>About this document</b>	<b>4</b>
<b>Usage Guideline</b>	<b>5</b>
<b>Rule Definitions</b>	<b>21</b>
<b>Legal Notices</b>	<b>22</b>

## Message Functionality

### Collection Description

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

### Usage Guideline Description

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

Low value payments (ACH payments) in the U.S. are domestic, non-urgent payments effected in USD (United States Dollars) only. The current HSBC proposition for LV payments covers beneficiary accounts at all participating National Automated Clearinghouse banks or affiliated banks.

The beneficiary account is addressed via a proprietary local clearing code for the beneficiary's bank and the domestic account number. The local clearing code is exactly 9 digits.

Structured or unstructured remittance information will be passed to the beneficiary using the "CTX" Standard Entry Class. Trading partner advising services (email or electronic ANSI x12 EDI 820 file) are also available by request.

### Outline

The HSBC\_pain.001.001.03\_LowValuePayment\_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}		
9.1.1 0	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
9.1.1 1	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 : R2
2.1	2	Payment Information Identification	<PmtInfId>	[1..1]	text{1,35}		Rules : R3
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]	Rules : R4
2.7	3	Instruction Priority	<InstrPrty>	[0..1]	text	I	
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}	FV	Comment: Service level can be quoted at either Payment Information level or transaction level ----- FixedValue:NURG
2.10	4	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
2.11	3	Local Instrument	<LclInstrm>	[0..1]	Choice		Comment: For ACH payments use any field option and refer to National Automated Clearinghouse (NACHA) Code List, e.g. 'CTX' = Corporate Trade Payment, 'PPD' = Payroll.
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		Comment: For ACH payments use any field option and refer to National Automated Clearinghouse (NACHA) Code List, e.g. 'CTX' = Corporate Trade Payment, 'PPD' = Payroll.
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. Future dated items are warehoused until settlement date
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
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}		
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}	[1..1]	
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}		
9.1.12	3	Identification	<Id>	[0..1]	Choice	[1..1]	
9.1.13	4	Organisation Identification	<OrgId>	[1..1]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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..*]		[1..1]	
9.1.1 6	6	Identification	<Id>	[1..1]	text{1,35}	T/C	Rules : R6 ----- Type Changed: text{1,10}
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]		X	
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]			
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 : R7 ----- 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		
	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	



Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	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}	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	<ClrSysMmbld>	[0..1]		[1..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}	T/C	Rules : R8 ----- 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]	
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		
6.1.1 0	5	Department	<Dept>	[0..1]	text{1,70}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6.1.1.1 1	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.1.1 2	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.1.1 3	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.1.1 4	5	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.1.1 5	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.1.1 6	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.1.1 7	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
6.1.1.1 8	5	Address Line	<AdrLine>	[0..7]	text{1,70}		
6.1.1.1 9	4	Other	<Othr>	[0..1]		I	
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}	I	
6.1.2 8	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	
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}		
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}		
9.1.1 0	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.1 1	4	Address Line	<AdrLine>	[0..7]	text{1,70}		
9.1.1 2	3	Identification	<Id>	[0..1]	Choice	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	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}		
2.30	4	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	T/C	Rules : R9 ----- Type Changed: text{1,15}
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		
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		
2.43	4	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5	T/C	Type Changed: 0 <= decimal td = 10
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}	FV	FixedValue:USD
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]		I	
2.70	3	Ultimate Debtor	<UltmtDbtr>	[0..1]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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}		
9.1.4	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
9.1.5	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}		
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
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}		
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}		
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	<FinInstId>	[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}		

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

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6.1.2	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		[1..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}	T/C	Rules : R8 ----- 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	
6.1.1 0	6	Department	<Dept>	[0..1]	text{1,70}		
6.1.1 1	6	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.1 2	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.1 3	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.1 4	6	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.1 5	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.1 6	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.1 7	6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
6.1.1 8	6	Address Line	<AdrLine>	[0..7]	text{1,70}		
6.1.1 9	5	Other	<Othr>	[0..1]		I	
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}	I	
6.1.2 8	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		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	
1.1.1 1	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.1 2	4	Name	<Nm>	[0..1]	text{1,70}	I	
2.79	3	Creditor	<Cdtr>	[0..1]		[1..1]	
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	[1..1]	Rules : R10
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}		
9.1.4	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
9.1.5	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}		
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
9.1.1 0	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
9.1.1 1	5	Address Line	<AdrLine>	[0..7]	text{1,70}		
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}		
9.1.1 5	6	Other	<Othr>	[0..*]			
9.1.1 6	7	Identification	<Id>	[1..1]	text{1,35}		

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



Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	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..*]		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	
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	
13.1. 17	4	Sequence Number	<SeqNb>	[0..1]	decimal td = 18 fd = 0	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	
	5	Email 1			EMAL1	X	Comment: Masked email remittance advice.
	5	Email 2			EMAL2	X	Comment: Masked email remittance advice.

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	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 : R12
2.99	4	Unstructured	<Ustrd>	[0..*]	text{1,140}		
2.100	4	Structured	<Strd>	[0..*]			Comment: Please refer to the COS MIG, or the Advising MIG
2.101	5	Referred Document Information	<RfrdDocInf>	[0..*]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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}	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}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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		
	9	Message Remittance Advice			RADM		
	9	Instruction Related Payment			RPIN		
	9	Deal Reference Foreign Exchange			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 "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"	For ACH payments LocalInstrument.Code or LocalInstrument.Proprietary or CategoryPurpose can be used. Please refer to National Automated Clearinghouse (NACHA) Code List, e.g. 'CTX' = Corporate Trade Payment, 'PPD' = Payroll
R5	Rule "HSBC Debtor Name"	Debtor name is limited to 16 characters
R6	Rule "HSBC Identification"	ACH ID must be provided
R7	Rule "HSBC Identification"	Ordering account number in HSBC (domestic) format must be provided
R8	Rule "HSBC_ Member Identification"	Local clearing code must be provided
R9	Rule "HSBC_ End To End Identification"	End to End Identification will be passed to beneficiary
R10	Rule "HSBC_ Name"	Creditor name is limited to 120 characters and will be truncated is longer
R11	Rule "HSBC Identification"	Beneficiary account number in domestic format must be provided
R12	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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