**Explanation for ISO V3 XML Sample for US Check Payments**

To assist you in better understanding the target XML, below is an ISO v3 XML sample of a mixed file of US Check payments, based upon our mapping specifications for WHEM Paper payments. WHEM US Checks are paper-based payments drawn on your JPM US Debtor Accounts. As they are paper-based and non-electronic, no Creditor Agents or Creditor Accounts are referenced within the payment instruction.

I have added notes in red along the way to help explain the message content, batching, and various items of interest. There are also two different addressing variations included. The POSTAL ADDRESSING tab in our mapping guide identifies complete addressing combinations available as per ISO CGI recommendations, though one is recommended here to provide the best example for postal mailing.

Described below is a sample of the properly formatted ISO pain001 v3 message. This overall XML Message (file) contains 3 payments within 2 batches segregated by Requested Execution Date (2 checks with payment date 05-18-14, and one with a payment date of 05-19-14. Both batches include looping of Structured information for checks that will have stubs with variable document and amount information (e.g. multiple invoices/amounts to be printed on the stub).

<?xml version="1.0" encoding="UTF-8" ?> Start of ISO Header declaration. Defines the XML version and character set being supported within the content. Must be “UTF-8” only.

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">  ISO Msg ID and schema location (for syntax

and message validations).

<CstmrCdtTrfInitn> Start of this ISO Message of Credit Payments

<GrpHdr> Start of the Group Header declaration for this message

<MsgId>00000001</MsgId> Unique identifier for this message, and should be unique over a period of time.

<CreDtTm>2014-05-03T08:45:51</CreDtTm> Date/Time this message was created by your system

<NbOfTxs>3</NbOfTxs> Number of payments in this overall message (Nbr of <CdtTrfTxInf> groups)

<CtrlSum>3750.00</CtrlSum> 'Hash' Total of all Instructed Amounts in this message across all payments.

<InitgPty>

<Nm> YOUR COMPANY NAME</Nm> Your Company Name.

</InitgPty>

</GrpHdr> Close of the <GrpHdr> group. Note - all groups and tags use a forward slash to identify the end of the group or tag.

<PmtInf> Start of the 1st batch (<PmtInf> group) for this Debtor and Account. It has 2 check payments. Each payment is a separate <CdtTrfTxInf> group.

<PmtInfId>BATCH REF1</PmtInfId>  Unique number for this batch within this message. Can be unique over a period of time or simply sequential.

<PmtMtd>CHK</PmtMtd>  Declaration for a paper-based CHECK payment.

<NbOfTxs>2</NbOfTxs> Nbr of payment instructions (<CdtTrfRxInf> groups) within this <PmtInf> group.

<CtrlSum>2500.00</CtrlSum> ’Hash’ Total of all Instructed Amounts in this batch (<PmtInf> group).

<ReqdExctnDt>2014-05-18</ReqdExctnDt> Date (Value/Negotiable Date) to be printed on the checks in this batch.

<Dbtr> Start of info about the Debtor (owner of the Debtor Account below) for this batch.

<Nm>YOUR COMPANY NAME</Nm>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</Dbtr>

<DbtrAcct> Start of the group that holds the Debtor’s Account number.

<Id>

<Othr>

<Id>4123456789</Id> Account Number to be debited and printed on MICR line for the check(s) in this batch.

</Othr>

</Id>

<Ccy>USD</Ccy> Currency of the account from which the check(s) will be issued.

</DbtrAcct>

<DbtrAgt>Group info of JPM branch that holds the Debtor Account.

<FinInstnId>

<BIC>CHASUS33</BIC>  JPM’s US BIC

<ClrSysMmbId>

<MmbId>021000021</MmbId>  JPM’s US ABA for NYC, NY, where your Debtor Account is held. Req’d.

</ClrSysMmbId>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</DbtrAgt>

<CdtTrfTxInf> Start of 1st check in this batch.

<PmtId>

<InstrId>YOUR SYSTEM INSTRUCTION ID PMT1</InstrId>Unique Number by your generating system to this payment. Does not

print on the check.

<EndToEndId>YOUR PAYMENT REFERENCE NBR1</EndToEndId> Unique Number by your generating system to this payment.

Does not print on the check.

</PmtId>

<Amt>

<InstdAmt Ccy="USD">1250.00</InstdAmt>  Amount and currency to be printed on the check and debited to your Debtor Acct.

</Amt>

<ChqInstr> Start of details about the 1st check.

<ChqNb>1000022</ChqNb>  Your Check (Cheque) Number to be printed on this check. Must be unique; min 1 - max 10 digits.

<DlvryMtd>

<Prtry>00HQ1</Prtry>  For CKO checks, the Mail Code for this Check. See the matrix at bottom of this document for

options. If left blank, defaults to ‘00000’, Mail Via Post to Payee (Creditor).

</DlvryMtd>

<FrmsCd>A1</FrmsCd>  As you have more than one check form design, this designates the forms code to be used for this check.

See the matrix at bottom of this document for the Forms Code for each account.

</ChqInstr>

<Cdtr> Creditor's Name and Address information to be printed on the negotiable check.

<Nm>STUART CORPORATION</Nm>

<PstlAdr>

<StrtNm>100 KING STREET</StrtNm> Creditor's address presented in ‘Structured’ format where each element of address

has its own tag. 1 of 2 suggested addressing options, but one that provides detailed breakdown for proper postal mailing. See Client Guide for Postal Addressing options.

<PstCd>91801</PstCd>

<TwnNm>LOS ANGELES</TwnNm>

<CtrySubDvsn>CA</CtrySubDvsn>

<Ctry>US</Ctry>

</PstlAdr>

<Id>

<OrgId>

<Othr>

<Id>UP TO 20 CHAR VEND NO</Id> Optional. If desired to be printed on the check stub, the Vendor

Number you assigned to this Creditor. Note JPM uses 1st 20 characters only.

</Othr>

</OrgId>

</Id>

</Cdtr>

<RmtInf>

<Ustrd>REMITTANCE - UP TO 140 CHARACTERS PER PAYMENT ALLOWED</Ustrd>Remittance information that can be

printed on each check, up to 140 characters.

<Strd> For checks with payment stubs, the start of the group that holds the ‘stub’ data. This group loops for each Referred

Document Number (e.g. Invoice or vendor billing reference number) that will print on the stub.

<RfrdDocInf>

<Tp>

<CdOrPrtry>

<Cd>CINV</Cd> The Document Type code for a Commercial Invoice. Amount tags below

have implied signs based upon this value. Use only ‘CINV’ for Invoices, or

‘CREN’ for Credit Memo/Note.

</CdOrPrtry>

</Tp>

<Nb>INV100001</Nb> The Document Number. Prints under ‘**Invoice Number’** on stub.

<RltdDt>2014-03-11</RltdDt> The Document Date. Prints under ‘**Invoice** **Date**’ on stub.

</RfrdDocInf>

<RfrdDocAmt> Start of group that provides Amount details for the Referenced document above and prints on stub.

<DuePyblAmt Ccy="USD">102.00</DuePyblAmt>  Prints under ‘**Gross Amount**’ on stub.

<DscntApldAmt Ccy="USD">2.00</DscntApldAmt>  Prints under ‘**Discount’** on stub.

<RmtdAmt Ccy="USD">100.00</RmtdAmt>  Prints under ‘**Net Amount**’ on stub. All <RmtdAmt> tags must

add up to the <InstdAmt> for this payment.

</RfrdDocAmt>

<CdtrRefInf>

<Ref>30 CHAR PO NUMBER REFERENCE</Ref>  Prints under ‘**Contract P.O. Number**’ on stub.

</CdtrRefInf>

<AddtlRmtInf>DESCRIPTION</AddtlRmtInf>  Prints under ‘**Description**’ on stub. JPM uses 1st 80 characters only.

</Strd>  End of Structured information for 1st Referenced Document.

<Strd>  Start of Structured information for 2nd Referenced Document.

<RfrdDocInf>

<Tp>

<CdOrPrtry>

<Cd>CINV</Cd>

</CdOrPrtry>

</Tp>

<Nb>INV100002</Nb>  2nd Referenced Document Number.

<RltdDt>2014-03-12</RltdDt>  2nd Referenced Document Date.

</RfrdDocInf>

<RfrdDocAmt>  2nd Referenced Document Amounts.

<DuePyblAmt Ccy="USD">204.00</DuePyblAmt>

<DscntApldAmt Ccy="USD">4.00</DscntApldAmt>

<RmtdAmt Ccy="USD">200.00</RmtdAmt>

</RfrdDocAmt>

<CdtrRefInf>

<Ref>PO A-123456</Ref>

</CdtrRefInf>

<AddtlRmtInf>DESCRIPTION</AddtlRmtInf>

</Strd>  End of Structured information for 2nd Referenced Document.

<Strd>  Start of Structured information for 3rd Referenced Document.

<RfrdDocInf>

<Tp>

<CdOrPrtry>

<Cd>CREN</Cd>  Code for Credit Note (Memo). Amounts below have implied signs.

</CdOrPrtry>

</Tp>

<Nb>CRMEM00003</Nb>

<RltdDt>2014-03-13</RltdDt>

</RfrdDocInf>

<RfrdDocAmt>

<DuePyblAmt Ccy="USD">51.00</DuePyblAmt>

<DscntApldAmt Ccy="USD">1.00</DscntApldAmt>

<CdtNoteAmt Ccy="USD">50.00</CdtNoteAmt>  Use <CdtNoteAmt> for credit note

</RfrdDocAmt>

<CdtrRefInf>

<Ref>REFERENCE NUMBER 1</Ref>

</CdtrRefInf>

<AddtlRmtInf>DESCRIPTION</AddtlRmtInf>

</Strd>  Start of Structured information for 3rd Referenced Document.

<Strd>

<RfrdDocInf>

<Tp>

<CdOrPrtry>

<Cd>CREN</Cd>

</CdOrPrtry>

</Tp>

<Nb>CRMEM00004</Nb>

<RltdDt>2014-03-14</RltdDt>

</RfrdDocInf>

<RfrdDocAmt>

<DuePyblAmt Ccy="USD">100.00</DuePyblAmt>

<DscntApldAmt Ccy="USD">04.00</DscntApldAmt>

<CdtNoteAmt Ccy="USD">100.00</CdtNoteAmt>

</RfrdDocAmt>

<CdtrRefInf>

<Ref>PO REFERENCE NUMBER 2</Ref>

</CdtrRefInf>

<AddtlRmtInf>DESCRIPTION</AddtlRmtInf>

</Strd>

<Strd>

<RfrdDocInf>

<Tp>

<CdOrPrtry>

<Cd>CINV</Cd>

</CdOrPrtry>

</Tp>

<Nb>INV100005</Nb>

<RltdDt>2014-03-15</RltdDt>

</RfrdDocInf>

<RfrdDocAmt>

<DuePyblAmt Ccy="USD">500.00</DuePyblAmt>

<DscntApldAmt Ccy="USD">0.00</DscntApldAmt>

<RmtdAmt Ccy="USD">500.00</RmtdAmt>

</RfrdDocAmt>

<CdtrRefInf>

<Ref>PO REFERENCE</Ref>

</CdtrRefInf>

<AddtlRmtInf>ADDTL REFERENCE</AddtlRmtInf>

</Strd>

<Strd>

<RfrdDocInf>

<Tp>

<CdOrPrtry>

<Cd>CINV</Cd>

</CdOrPrtry>

</Tp>

<Nb>INV100006</Nb>

<RltdDt>2014-03-16</RltdDt>

</RfrdDocInf>

<RfrdDocAmt>

<DuePyblAmt Ccy="USD">606.00</DuePyblAmt>

<DscntApldAmt Ccy="USD">6.00</DscntApldAmt>

<RmtdAmt Ccy="USD">600.00</RmtdAmt>

</RfrdDocAmt>

<CdtrRefInf>

<Ref>PO REFERENCE 3</Ref>

</CdtrRefInf>

<AddtlRmtInf>DESCRIPTION</AddtlRmtInf>

</Strd>  End of Structured information for 6th Referenced Document.

</RmtInf>  End of Remittance Information for 1st check payment.

</CdtTrfTxInf>  End of 1st check payment in the batch.

<CdtTrfTxInf> Start of the 2nd check payment for this batch.

<PmtId>

<InstrId>YOUR SYSTEM INSTRUCTION ID PMT2</InstrId>

<EndToEndId>YOUR PAYMENT REFERENCE NBR2</EndToEndId>

</PmtId>

<Amt>

<InstdAmt Ccy="USD">1250.00</InstdAmt> Amount printed for 2nd  check payment.

</Amt>

<ChqInstr>

<ChqNb>1000023</ChqNb>

<FrmsCd>A1</FrmsCd>

</ChqInstr>

<Cdtr>  The Creditor for the 2nd payment in this batch.

<Nm>ACCOUNTS PAYABLE VENDOR1</Nm>

<PstlAdr> Creditor's address present in a hybrid ‘format, combining both ‘Structured’ tags such as <PstCd> with free-form

<AdrLine> tag. Note absence of Street Name and use of <AdrLine> to hold non-supported tags like Building.

<PstCd>91801</PstCd>

<TwnNm>LOS ANGELES</TwnNm>

<CtrySubDvsn>CA</CtrySubDvsn>

<Ctry>US</Ctry>

<AdrLine> 3 TECHNOLOGY DRIVE, BUILDING 12</AdrLine>

</PstlAdr>

</Cdtr>

<RmtInf>

<Ustrd>REMITTANCE - UP TO 140 CHARACTERS PER PAYMENT ALLOWED</Ustrd>

<Strd>

<RfrdDocInf>

<Tp>

<CdOrPrtry>

<Cd>CINV</Cd>

</CdOrPrtry>

</Tp>

<Nb>M52671723T</Nb>

<RltdDt>2014-04-11</RltdDt>

</RfrdDocInf>

<RfrdDocAmt>

<DuePyblAmt Ccy="USD">1000.00</DuePyblAmt>

<DscntApldAmt Ccy="USD">20.00</DscntApldAmt>

<TaxAmt Ccy="USD">70.00</TaxAmt>

<RmtdAmt Ccy="USD">1050.00</RmtdAmt>

</RfrdDocAmt>

<CdtrRefInf>

<Ref>PO REFERENCE 4</Ref>

</CdtrRefInf>

<AddtlRmtInf>DESCRIPTION</AddtlRmtInf>

</Strd>

</RmtInf> End of the Remittance Information for 2nd payment for this batch.

</CdtTrfTxInf>End of the 2nd payment for this batch.

</PmtInf> End of the 1st batch.

<PmtInf> Start of the 2nd batch.

<PmtInfId>BATCH REF2</PmtInfId>

<PmtMtd>CHK</PmtMtd>

<NbOfTxs>1</NbOfTxs>

<CtrlSum>1250.00</CtrlSum>

<ReqdExctnDt>2014-05-19</ReqdExctnDt>

<Dbtr> Start of info about the Debtor (owner of the Debtor Account below) for this batch.

<Nm>YOUR COMPANY NAME</Nm>  Your Canadian (or US) company/entity that holds the Debtor Account in Canada.

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</Dbtr>

<DbtrAcct> Start of the group that holds the Debtor’s Account number.

<Id>

<Othr>

<Id>9999999999</Id> Account Number to be debited and printed on MICR line for the check(s) in this batch.

</Othr>

</Id>

<Ccy>USD</Ccy> Currency of the account from which the check(s) will be issued.

</DbtrAcct>

<DbtrAgt>Group info of JPM branch that holds the Debtor Account.

<FinInstnId>

<BIC>CHASUS33</BIC>  JPM’s US BIC.

<ClrSysMmbId>

<MmbId>021000021</MmbId>  JPM’s US ABA for NYC, NY. Use for all your Debtor Accounts.

</ClrSysMmbId>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</DbtrAgt>

<CdtTrfTxInf> Start of 1st check in this batch.

<PmtId>

<InstrId>YOUR SYSTEM INSTRUCTION ID PMT3</InstrId>

<EndToEndId>YOUR PAYMENT REFERENCE NBR3</EndToEndId>

</PmtId>

<Amt>

<InstdAmt Ccy="USD">1250.00</InstdAmt>

</Amt>

<ChqInstr>

<ChqNb>1200222</ChqNb>

<DlvryMtd>

<Prtry>00PY1</Prtry>  For CKO checks, the Mail Code for this Check. See the matrix at bottom of this document for

options. If left blank, defaults to ‘00000’, Mail Via Post to Payee. .

</DlvryMtd>

<FrmsCd>A1</FrmsCd>  The Forms Code for your accounts.

</ChqInstr>

<Cdtr>

<Nm>CHARLES ROARK</Nm>

<PstlAdr>

<PstCd>123456</PstCd>

<TwnNm>BOSTON</TwnNm>

<CtrySubDvsn>MA</CtrySubDvsn>

<Ctry>US</Ctry>

<AdrLine>100 PRIDE STREET</AdrLine>

</PstlAdr>

<Id>

<OrgId>

<Othr>

<Id>20 CHAR VEND NBR</Id>

</Othr>

</OrgId>

</Id>

</Cdtr>

<RmtInf>

<Ustrd>REMITTANCE - UP TO 140 CHARACTERS PER PAYMENT ALLOWED</Ustrd>

<Strd>

<RfrdDocInf>

<Tp>

<CdOrPrtry>

<Cd>CINV</Cd>

</CdOrPrtry>

</Tp>

<Nb>INV100001</Nb>

<RltdDt>2014-03-11</RltdDt>

</RfrdDocInf>

<RfrdDocAmt>

<DuePyblAmt Ccy="USD">1250.00</DuePyblAmt>

<RmtdAmt Ccy="USD">1250.00</RmtdAmt>

</RfrdDocAmt>

<CdtrRefInf>

<Ref>30 CHAR DESCRIPTION REFERENCE</Ref>

</CdtrRefInf>

<AddtlRmtInf>DESCRIPTION</AddtlRmtInf>

</Strd>

</RmtInf>  End of Remittance Information for this check payment.

</CdtTrfTxInf>  End of 1st check payment in the 2nd batch.

</PmtInf>  End of the 2nd batch.

</CstmrCdtTrfInitn> End of this ISO Message of Credit Payments

</Document> End of overall Document declaration (the complete content for this file).

**Checks- Forms Code/Delivery Code Matrix**

|  |  |
| --- | --- |
| **Forms Code** | **Delivery Code** |
| A1 | 00HQ1 |
| A1 | 00PY1 |
| A1 | 00000 |

**Definition of Delivery Codes:**

**00HQ1** - Overnight Delivery of the check to designated office address.

**00PY1** - Overnight Delivery of the check to Creditor’s address.

**00000**- (Default) Mail via Post to Creditor Address

**Above XML Example Without the Narrative and Descriptions**

