**Explanation for ISO V3 XML Sample for US CCD+**

**US Tax and Child Support Payments**

To assist you in better understanding the target XML, below is an ISO v3 XML sample of US ACH CCD+ Tax and Child Support payments based upon our mapping specifications for WHEM Low Value (LV) payments. On US ACH payments, both the Debtor and Creditor Agents are within the US, and the payment currency is always USD.

**A US ACH CCD+** (Corporate Credit/Debit) is a low value, overnight payment of funds between corporate entities with the credit going to a corporate account. Basically, this is a payment between your corporation and another corporate account (or Federal, State, or local taxing or judicial authority. A CCD+ Tax/Child Support payment allows for up to 80 characters of information to travel with the electronic payment, by supplying a single, X12-compliant, TXP (for tax payments) or DED (for child support payments) addenda segment.

The properly formatted TXP or DED addenda segment is entered in the Unstructured tag <Ustrd> under Remittance Information <RmtInf>. Note that the TXP/DED addenda segment must be both complete in syntax and content, and must not exceed 80 total characters including element delimiters and end of segment markers.

Described below is a sample of the properly formatted ISO pain001 v3 message that contains individual US ACH CCD+ Tax and Child Support payments within a single batch <PmtInf>, paid from the same Debtor Agent Account, on the same Requested Execution Date. The Payment Information group at the start of the message defines default values for each payment (<CdtTrfTxInf> group) that follows in the <PmtInf> group.

In this example, a default Local Instrument, Code tag value of ‘CCD’ is provided in the <PmtInf> group before the first payment. The first payment is an example of a CCD+ payment with a properly formatted TXP (Tax) addenda segment. The second payment reflects a CCD+ payment with a properly formatted DED (Child Support) addenda segment. Both examples use X12 version 4010 formatting for illustration purposes only. **JPM Morgan recommends you always contact the Taxing or Judicial Authority you are paying, for proper X12 syntax and content requirements of the TXP/DED segments they accept in electronic ACH payments. Authorities tend to vary in the version of X12 they accept, and some county authorities have TXP/DED addenda segment layouts unique to their own specifications.**

**Note – Also shown is where the JPM Company Identifications are presented under the Debtor, with required tags shaded in yellow.**

Company Identifiers are associated to all JPMorgan Debtor Accounts that issue Low Value (LV) payments such as US ACH. On low value payments, rejects and returns can happen post the ISO translation either by our Back Office, U.S. in-country clearing systems (NACHA), or the Creditor Agents themselves. An example might be where the Creditor Agent does not recognize the Creditor Account (it may have been closed) or the Creditor Name, and cannot apply the payment. The Company IDs allow our LV Back Office to route the return/reject to a specific party by fax or e-mail. Since many companies want payments to be known only to certain parties at their firm, Company IDs allow us to direct LV returns/rejections for individual accounts to specific individual(s) you designate. In this manner, only those intended to see that payment would see any return/reject associated to it.

Company Identifiers are also useful in creating ‘batches’ within ISO XML messages, so that account statement debit/credit postings can be associated to specific company entities that might be paid through the same account.

**Some of the content within the message has been ‘generalized’.**

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

<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 well-formed XML validations).

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

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

<MsgId>YOUR FILE CONTROL NUMBER123</MsgId> Unique identifier for this message over a minimum 90 day period.

<CreDtTm>2012-05-03T08:45:51</CreDtTm> Date/Time this message was created by your system

<NbOfTxs>2</NbOfTxs> Number of payments in this overall message (Nbr of <CdtTrfTxInf> groups)

<CtrlSum>35173.82</CtrlSum> Total of all Instructed Amounts in this message across all payments. Ignores currency, observes decimal.

<InitgPty>

<Id>

<OrgId>

<Othr>

<Id>YOURJPMID</Id> Your client identifier as assigned by JPM.

</Othr>

</OrgId>

</Id>

</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 payments. Each payment is a separate <CdtTrfTxInf> group.

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

Sequential.

<PmtMtd>TRF</PmtMtd>  Declaration for an electronic transfer.

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

<CtrlSum>35173.82</CtrlSum> Total of all Instructed Amounts in this batch (<PmtInf> group). Ignores currency, observes decimal.

<PmtTpInf>

<SvcLvl>

<Cd>NURG</Cd>  Service Level Code used for Non-urgent payments.

</SvcLvl>

<LclInstrm>

<Cd>CCD</Cd>  Local Instrument Code used for US ACH CCD (Corporate Credit/Debit) payments.

</LclInstrm>

</PmtTpInf>

<ReqdExctnDt>2012-05-18</ReqdExctnDt> Date (Value Date) the payments in this batch will be executed.

<Dbtr>

<Nm>YOUR COMPANY NAME</Nm> Start of info about the Debtor (owner of the Debtor Account below) for this batch.

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

<Id>

<OrgId>

<Othr>

<Id>1122334455</Id>  Your JPM Company ID assigned to your Debtor Account for reject/returns reporting.

<SchmeNm>

<Prtry>JPMCOID</Prtry>  Value that qualifies the <Id> (your JPM Company ID) entered above.

</SchmeNm>

</Othr>

</OrgId>

</Id>

</Dbtr>

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

<Id>

<Othr>

<Id>4123456789</Id> Account Number to be debited for the payments in this batch.

</Othr>

</Id>

<Ccy>USD</Ccy>

</DbtrAcct>

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

<FinInstnId>

<BIC>CHASUS33</BIC>  JPM’s NYC BIC where the Debtor Account is held.

<ClrSysMmbId>

<MmbId>021000021</MmbId>  JPM’s NYC FED ABA number where the Debtor Account is held.

</ClrSysMmbId>

<PstlAdr>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</DbtrAgt>

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

<PmtId>

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

travel with payment.

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

that does travel with payment!

</PmtId>

<Amt>

<InstdAmt Ccy="USD">35048.82</InstdAmt>  Amount to be credited to the Creditor’s Account and debited to your Debtor

Account. Must be USD currency!

</Amt>

<CdtrAgt> The Creditor’s Bank where the Creditor’s (Beneficiary) Account is held. This bank will receive the funds for this payment.

<FinInstnId>

<ClrSysMmbId>

<MmbId>322070019 </MmbId>  For US ACH payments, the 9 digit FED ABA for the Creditor’s Agent Is required.

</ClrSysMmbId>

<Nm>CITIBANK NA</Nm>

<PstlAdr>

<TwnNm>LOS ANGELES</TwnNm>

<CtrySubDvsn>CA</CtrySubDvsn>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</CdtrAgt>

<Cdtr> The Creditor that owns the Creditor Agent Account.

<Nm>CALIFORNIA STATE TAX COMMISSION</Nm> For tax payments, the collecting tax authority..

<PstlAdr>

<Ctry>US</Ctry>

<AdrLine>14 MAIN STREET</AdrLine> Creditor's address present in ‘unstructured’ or random text format. 1 of 3 suggested

addressing options.

<AdrLine>SACRAMENTO, CA</AdrLine>

</PstlAdr>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>987654321</Id> The Creditor Agent account that will receive (be credited) the funds for this payment.

</Othr>

</Id>

</CdtrAcct>

<RmtInf>  Start of Remittance Information group on 1st payment in the batch.

<Ustrd>TXP\*38-2114518\*01100\*020430\*ST\*3504882\</Ustrd>  Properly formatted X12 TXP (Tax) addenda segment for this payment, per

Taxing Authority’s guidelines.

</RmtInf>  End of Remittance Information group on 1st payment in the batch.

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

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

<PmtId>

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

<EndToEndId>YOUR PAYMENT REFERENCE NBR2</EndToEndId>

</PmtId>

<PmtTpInf>

<LclInstrm>

<Cd>CCD</Cd>

</LclInstrm>

</PmtTpInf>

<Amt>

<InstdAmt Ccy="USD">125.00</InstdAmt> Amount to be credited to the Creditor Acct for 2nd payment.

</Amt>

<CdtrAgt>

<FinInstnId>

<ClrSysMmbId>

<MmbId>121000248 </MmbId>

</ClrSysMmbId>

<Nm>WELLS FARGO BANK NA</Nm>

<PstlAdr>

<TwnNm>LOS ANGELES</TwnNm>

<CtrySubDvsn>CA</CtrySubDvsn>

<Ctry>US</Ctry>

</PstlAdr>

</FinInstnId>

</CdtrAgt>

<Cdtr>

<Nm>STATE OF CALIFORNIA</Nm>  Creditor for 2nd payment in this batch. For Child Support payments, the collecting authority.

<PstlAdr>

<Ctry>US</Ctry>

<AdrLine>SKYLINE DRIVE</AdrLine>

<AdrLine>LOS ANGELES, CA</AdrLine>

</PstlAdr>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>1234123111</Id>  The Creditor’s Account Number at the Creditor Agent for the 2nd payment in this batch.

</Othr>

</Id>

</CdtrAcct>

<RmtInf>  Start of Remittance Information group on 2nd payment in the batch.

<Ustrd>DED\*CS\*678901234\*20090823\*12500\*000112333\*Y\*JONES,THO\*54321\*Y\</Ustrd>  Properly formatted X12 DED (Child

Support Deduction) addenda segment for this payment, per judicial authority’s guidelines.

</RmtInf>  End of Remittance Information group on 2nd payment in the batch.

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

</PmtInf> End of this batch.

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

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