

Payments Initiation - Maintenance 2018 - 2019

## Message Definition Report - Part 2

Approved by the Payments SEG on 21 January 2019

# Table of Contents

1	Message Set Overview .....	3
1.1	List of MessageDefinitions .....	2

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# 1 Message Set Overview

## Introduction

This document describes the ISO 20022 Payments Initiation message set. It includes the new versions of the MessageDefinitions that have been impacted by the maintenance cycle 2018/2019 (MCR #137) and approved impacted MessageDefinitions (as per the Evaluation Group use ISO 20022 MessageDefinition.)

## **2        pain.001.001.09 CustomerCreditTransferInitiationV09**

### **2.1      MessageDefinition Functionality**

#### Scope

The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

#### Usage

The CustomerCreditTransferInitiation message can contain one or more cu7. ;rby the initiating party to the forwardin



CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

**C5 ChargesAccountAgentRule**

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

**C6 ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present.

**C7 ChequeAndCreditorA then rule**

**C14 ChequeInstructionRule**

If PaymentMethod is different from CHK (Cheque), then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

**C15 ChequeMaturityDateRule**

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

**C16 ChequeNoDeliveryAndNoditTraorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CitTraorAgent is not allowed.

**C17 Country**

The code is checked against the list of country names obtained from the United Nations ISO/

**C86 —**

The number of fractional digits or minor unit of currency must comply with ISO 4217 (number of fractional digits or minor unit of currency)

**206**





**GroupHeader <GrpHdr>** contains the following elements (see ["GroupHeader85" on page 89](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type
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<ReqdExctnDt>

[0..1]

**PaymentInformation <PmtInf>** contains the following elements (see "PaymentInstruction30" on [page 125](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		129
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		129
	BatchBooking <BtchBookg>	[0..1]	Indicator		130
	NumberOfTransactions <NbOfTx>	[0..1]	Text		130
	ControlSum <CtrlSum>	[0..1]	Quantity		130
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		130
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	±		131



- **ChequeFromGuideline**

CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

- **ChequeInstructionDeliverToCreditorAgentGuideline**

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

- **ChequeInstructionDeliverToCreditorGuideline**

If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisteredMailToCreditor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

- **ChequeInstructionDeliverToDebtorGuideline**

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.C  
Crf -10.74998 -20eis pno anllowed

Or /CreditTransferTransactionInformation[\*]/InstructionFor>4ferTransPrAgent Must be abse

### **Constraints**

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

### **3      pain.002.001.10 CustomerPaymentStatusReportV10**

#### **3.1    MessageDefinition Functionality**

# 3.2 Structure

Or	MessageElement/BuildingBlock
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Or	MessageElement/BuildingBlock<XML Tag>	Muli.	Type	Constr. No.	Page
----	---------------------------------------	-------	------	----------------	------





**C25 SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

**C26 StatusReasonInformationRule**

If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.

**C27 StatusReasonRule**

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

**C28 SupplementaryDataRule**

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

*This constraint is defined at the MessageDefinition level.*

**C29 SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

**C30 ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

**C31 ThirdReimbursementAgentRule**

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

## 3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 3.4.1 GroupHeader <GrpHdr>

*Presence:* [1..1]

*Definition:* Set of characteristics shared by all individual transactions included in the status report message.

**GroupHeader <GrpHdr>** contains the following elements (see \_\_\_\_\_)

## Constraints

- **NumberOfTransactionPerStatusGuideline**

OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART'.

- **StatusReasonInformationRule**

If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.

On Condition

    /StatusReasonInformation[1] is present

And     /StatusReasonInformation[\*]/AdditionalInformation[\*] is present

And     /GroupStatus is present

Following Must be True

    /GroupStatus Must be equal to value 'Pending'

Or     /GroupStatus Must be equal to value 'Rejected'

### 3.4.2.1 OriginalMessageIdentification <OrgnIMsgId>

*Definition:* Specifies the status of a group of transactions.

*Datatype:* "ExternalPaymentGroupStatus1Code" on page 257

**3.4.2.7 StatusReasonInformation <StsRsnInf>**

*Presence:* [0..\*]

*Definition:* Provides detailed information on the status reason.

*Impacted by:* C27 "StatusReasonRule"

**StatusReasonInformation <StsRsnInf>** contains the following **StatusReasonInformation12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Originator</b> <Orgtr>	[0..1]	±		23
	<b>Reason</b> <Rsn>	[0..1]			24
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		24
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		24
	<b>AdditionalInformation</b> <AddtlInf>	[0..*]	Text		24









#### 3.4.3.4 PaymentInformationStatus <PmtInfSts>

*Presence:* [0..1]

*Definition:* Specifies the status of the payment information group.

*Datatype:* "ExternalPaymentGroupStatus1Code" on page 257

#### 3.4.3.5 StatusReasonInformation <StsRsnInf>

*Presence:* [0..\*]

*Definition:* Provides detailed information on the status reason.

*Impacted by:* C27 "StatusReasonRule"

**StatusReasonInformation <StsRsnInf>** contains the following **StatusReasonInformation12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Originator</b> <Orgtr>	[0..1]	±		27
	<b>Reason</b> <Rsn>	[0..1]			28
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		28
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		28
	<b>AdditionalInformation</b> <AddtlInf>	[0..*]	Text		28

**Originator <Orgtr>** contains the following elements (see ["PartyIdentification135"](#) on page 104 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		104
	PostalAddress <PstlAdr>	[0..1]	±		104
	Identification <Id>	[0..1]	±		105
	Type			Constr. No.	



**TransactionInformationAndStatus <TxInfAndSts>**

### 3.4.4      **SupplementaryData <SplmtryData>**

*Presence:* [0..\*]

*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.

*Impacted by:* C29 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see page .33for details)

<b>Or</b>	<b>MessageElement</b>
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## **4       pain.007.001.09**

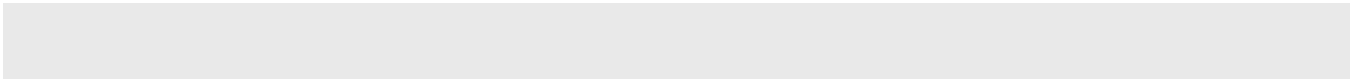
### **CustomerPaymentReversalV09**

#### **4.1     MessageDefinition Functionality**

Scope



## 4.2     Structure



**AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

**BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

**ControlSumAndGroupReversalRule**

If GroupReversal is true, then ControlSum is not allowed.

**Country**



**C24 SupplementaryDataRule**

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

*This constraint is defined at the MessageDefinition level.*

**C25 SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

**C26 ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

**C27 ThirdReimbursementAgentRule**

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

## Constraints

- **ControlSumAndGroupReversalRule**

If GroupReversal is true, then ControlSum is not allowed.

On Condition

    /GroupReversal is present

    And     /GroupReversal is equal to value 'true'

Following Must be True

    /ControlSum Must be absent

- **GroupReversalAndNumberOfTransactionsGuideline**

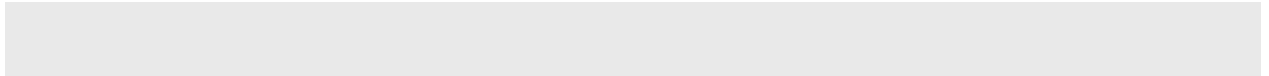
If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message.

*Presence:* [1..1]

### 4.4.2 **OriginalGroupInformation <OrgnlGrpInf>**

*Definition:* Information concerning the original group of transactions, to which the message refers.

**OriginalGroupInformation <OrgnlGrpInf>** contains the following **OriginalGroupHeader16** elements





And /PaymentInformationReversal is equal to value 'true'  
Following Must be True  
/ReversalReasonInformation[\*]/Reason Must be present

- **PaymentInformationReversalAndTransactionInformationNotPresentRule**

If PaymentInformationReversal is true, then TransactionInformation is not allowed.

On Condition  
/PaymentInformationReversal is present  
And /PaymentInformationReversal is equal to value 'true'  
Following Must be True  
/TransactionInformation[\*] Must be absent

- **PaymentInformationReversalAndTransactionInformationPresentRule**

If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation must be present.

On Condition  
/PaymentInformationReversal is present  
And /PaymentInformationReversal is equal to value 'false'  
Following Must be True  
/TransactionInformation[\*] Must be present

#### **4.4.3.1 ReversalPaymentInformationIdentification <RvslPmtInfId>●**

#### 4.4.3.5 BatchBooking <BtchBookg>

*Presence:* [0..1]

*Definition:* Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

*Usage:* Batch booking is used to request and not order a possible batch booking.

*Datatype:* One of the following values must be used (see "BatchBookingIndicator" on page [266](#)):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.
- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

#### 4.4.3.6 PaymentInformationReversal <PmtInfRvsl>

*Presence:* [0..1]

*Definition:* Indicates whether or not the reversal applies to the complete original payment information group or to individual transactions within that group.

*Datatype:* One of the following values must be used (see "TrueFalseIndicator" on page [266](#)):

- *Meaning When True:* True
- *Meaning When False:* False

#### 4.4.3.7 ReversalReasonInformation <RvslRsnInf>

*Presence:* [0..\*]

*Definition:* Provides detailed information on the reversal reason.

**ReversalReasonInformation <RvslRsnInf>** contains the following elements (see





**5**

**pain.008.001.08**

**CustomerDirectDebitInitiationV08**



**C8 ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present.

**C9 Country**

DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

**C19 UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

## 5.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 5.4.1 GroupHeader <GrpHdr>

*Presence:* [1..1]

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

**GroupHeader <GrpHdr>** contains the following elements (see "[GroupHeader83](#)" on page 90 for details)



**PaymentInformation <PmtInf>** contains the following elements (see ["PaymentInstruction29"](#) on [page 137](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type
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- **PaymentTypeInformationRule**

If PaymentTypeInformation is present, then DirectDebitTransactionInformation/  
PaymentTypeInformation is not allowed.

On Condition

/PaymentTypeInformation is present





#### 6.1.1.2.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:*

**Type <Tp>** contains one of the following **ProxyAccountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type
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6.1.1.4.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 50 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			



Note: The decimal separator is a dot.

#### 6.1.3.1.2 EquivalentAmount <EqvtAmt>

*Presence:* [1..1]

*Definition:* Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and ebtor's accomr's aor's accomr's a5hr's aa to be/F1tween the d. -12 018990 Td(0tion: ) nt E







CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

*Definition:*

Datatype: "Max140Text" on page













#### **6.1.8.1.3 OriginalCreditorAgent <OrgnlCdtrAgt>**

*Presence:* [0..1]

*Definition:* Original creditor agent that has been modified.

**OriginalCreditorAgent <OrgnlCdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page

OriginalDebtorAccount <OrgnIDbtrAcct>

#### 6.1.8.1.10 OriginalFrequency <OrgnlFrqcy>

*Presence:* [0..1]

*Definition:* Original frequency that has been modified.

**OriginalFrequency <OrgnlFrqcy>** contains one of the following elements (see "[Frequency36Choice](#)" or [page details](#))

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		93
Or	Period <Prd>	[1..1]			93
	Type <Tp>	[1..1]	CodeSet		94
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		94
Or}	PointInTime	[1..1]			94
	Type <Tp>	[1..1]	CodeSet		94
	PointInTime <PtInTm>	[1..1]	Text		95

## 6.1.8.2 DirectDebitTransaction10

*Definition:* Provides further specific details on the direct debit transaction and the related mandate.

Or	Message Element <XML Tag>	Message Element SM	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <MndtRltdInf>		[0..1] ±		C2, C3	68
	CreditorSchemeldentification <CdtrSchmeld>		[0..1] ±			69
	PreNotificationIdentification <PreNtfctnId>		[0..1] Text			69
	PreNotificationDate <PreNtfctnDt>		[0..1] Date			69

Following Must be True  
/AmendmentInformationDetails Must be absent

- **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

On Condition

/AmendmentIndicator is equal to value 'true'

Following Must be True

/AmendmentInformationDetails Must be present

#### 6.1.8.2.2 CreditorSchemeIdentification <CdtrSchmeld>

*Presence:* [0..1]

*Definition:* Credit party that signs the mandate.

**CreditorSchemeIdentification <CdtrSchmeld>** contains the following elements (see "PartyIdentification135" on page [104](#) for details)

Or	MessageElement<XML Tag>	Mult.
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73 Of	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		70
	DateOfSignature <DØfSgntr>	[0..1]	Date		70
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		70
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]	±		71
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		71
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		71
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		72
	Frequency <Frqcy>	[0..1]	±		72
	Reason <Rsn>	[0..1]			72
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	Text		72
	TrackingDays <TrckgDays>	[0..1]	Text		73

*Definition:* Indicator notifying whether the underlying mandate is amended or not.

*Datatype:* One of the following values must be used (see

#### **6.1.8.3.7 FinalCollectionDate <FnlColltnDt>**

*Presence:* [0..1]

*Definition:* Date of the final collection of a direct debit as per the mandate.

*Datatype:* "ISODate" on page 264

#### **6.1.8.3.8 Frequency <Frqcy>**

*Presence:* [0..1]

*Definition:* Regularity with which direct debit instructions are to be created and processed.

**Frequency <Frqcy>** contains one of the following elements (see "Frequency36Choice" on page 92 for details)

#### **6.1.8.3.7 FinalCollectionDate <FnlColltnDt>**

*Presence:* [0..1]

*Definition:*



Proprietary or Confidential

### 6.1.8.3.10 TrackingDays <TrckgDays>

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: \_\_\_\_\_

ID	MessageElement<XML Tag>	Multi.	Type	No.	
				Const.	Page
	Type <Tp>	[0..1]			13
	CodeOfProprietary <CdOfPrty>	[1..1]			13
{OI}	Code <Cd>	[1..1]	CodeSet		14
OI}	Proprietary <Prty>	[1..1]	Text		14
	Issuer <Issr>	[0..1]	Text		14
	Reference <Ref>	[0..1]	Text		14



If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.

*Datatype:* "Max35Text" on page 270

## **6.1.10 Financial Institution Identification**

### **6.1.10.1 ClearingSystemMemberIdentification2**

*Definition:*



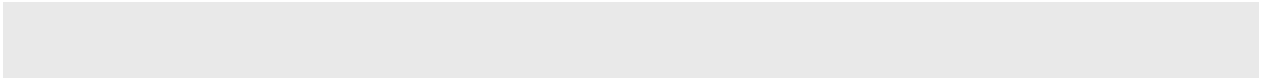
#### **6.1.10.2.5 PostalAddress <PstlAdr>**

*Presence:* [0..1]

*Definition:*



**PostalAddress <PstIAdr>** contains the following elements (see "[PostalAddress24](#)" on page 190 for details)



**FinancialInstitutionIdentification** <FinInstnId> contains the following elements (see



*Datatype:*

*Datatype:*

*Datatype:* \_\_\_\_\_

#### **6.1.12.2.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Underlying reason for the payment transaction, as published in an external purpose code list.

*Datatype:*

*Definition:* Point to point reference, as assigned by the instructing party, and sent to the next party in the



6.1.12.3.10 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 79 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		79
	BranchIdentification <BrnchId>	[0..1]	±		80

**InitiatingParty <InitgPty>** contains the following elements (see \_\_\_\_\_)



6.1.12.5 GroupHeader85

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
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#### **6.1.12.5.4 NumberOfTransactions <NbOfTx>**

*Presence:* [1..1]

*Definition:*

Or	MessageElement<XML Tag>	Mult.
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*Datatype: "Max15NumericText" page 269*

#### 6.1.12.6.5 ControlSum <CtrlSum

[REDACTED] in the message, irrespective of currencies.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		93
Or	Period <Prd>	[1..1]			93
	Type <Tp>	[1..1]	CodeSet		94
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		94
Or}	PointInTime <PtInTm>	[1..1]			94
	Type <Tp>	[1..1]	CodeSet		94
	PointInTime <PtInTm>	[1..1]	Text		95

#### **6.1.12.7.2.1 Type <Tp>**

*Presence:* [1..1]

*Definition:* Period for which the number of instructions are to be created and processed.

*Datatype:*



*Definition:* Total of all individual amounts included in the message, irrespective of currencies, detailed per status.

*Datatype:* "DecimalNumber" on page 267

## 6..12.9 RemittanceAmount2

*Definition:* Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C11 96
	DiscountAppliedAmount <DscntApldAmt>	[0..*]		97
	Type <Tp>	[0..1]		97
{Or	Code <Cd>	[1..1]	CodeSet	97
Or}	Proprietary <Prtry>	[1..1]	Text	97
	Amount <Amt>	[1..1]	Amount	C1, C11 98
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C11 98
	TaxAmount <TaxAmt>	[0..*]		98
	Type <Tp>	[0..1]		99
{Or	Code <Cd>	[1..1]	CodeSet	99
Or}	Proprietary <Prtry>	[1..1]	Text	99
	Amount <Amt>	[1..1]	Amount	C1, C11 99
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]		100
	Amount <Amt>	[1..1]	Amount	C1, C11 100
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet	100
	Reason <Rsn>	[0..1]	Text	100
	AdditionalInformation <AddtlInf>	[0..1]	Text	101
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C11 101



## **Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

*Datatype:*

**TaxAmount <TaxAmt>**



*Definition:* Specifies the reason for the adjustment.

*Datatype:* "Max4Text" on page 270

CodeName		Name	Definition
FDET			detail: authorizing customer credit transaction both the payment information block and edge level approval, with the ability to view information. only the payment information block level edge level approval, with the ability to view approved: transactions to be authorized or
ILEV		InstructionLevelAuthorisation	



*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 256

#### **6.1.13.1.3.2.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 270

#### **6.1.13.1.3.3 Issuer <Issr>**

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 270

## **6.1.14 Party Identification**

### **6.1.14.1 PartyIdentification135**

*Definition:* Specifies the identification of a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
----	-------------------------	-------	------	----------------	------





*Impacted by:* C9 "Country"

*Datatype:* \_\_\_\_\_

*Definition:* Unique and unambiguous way to identify an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 102 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]			age
		[0..1]			



#### **6.1.15.1.1 Code <Cd>**

*Presence:* [0..1]

*Definition:*

*Definition:* Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction.

Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

*Datatype:*

#### **6.1.15.2.6 ReversedInstructedAmount <RvsdInstdAmt>**

*Presence:* [0..1]

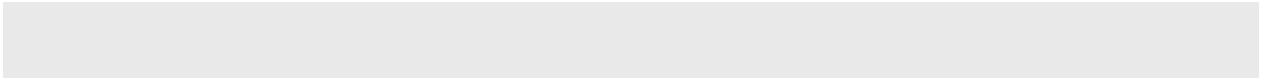
*Definition:* Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.

*Definition:* Provides detailed information on the reversal reason.

**ReversalReasonInformation <RvslRsnInf>** contains the following elements (see "PaymentReversalReason9" on page 231 for details)



**OriginalTransactionReference <OrgnlTxRef>** contains the following elements (see ["OriginalTransactionReference28" on page 165](#) for details)





Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusIdentification <Sts/d>	[0..1]	Text		

*Definition:*

**StatusReasonInformation <StsRsnInf>** contains the following **StatusReasonInformation12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		117
	Reason <Rsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		118
Or}	Proprietary <Prtry>	[1..1]	Text		118
	AdditionalInformation <AddtlInf>	[0..*]	Text		118





## Constraints

- **ActiveCurrency**



*Datatype:* "ChargeBearerType1Code" on page 249

CodeName		Name	Definition
DEBT	BorneByDebtor		All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor		All transaction charges are to be borne by the creditor.
SHAR	Shared		In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel		Charges are to be applied following the

**ExchangeRateData** <XchgRateData> contains the following **CurrencyExchange13** elements

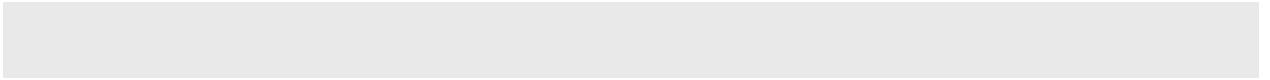
--

*Definition:* Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:*

**OriginalTransactionReference <OrgnlTxRef>** contains the following elements (see ["OriginalTransactionReference28" on page 165](#) for details)







```

On Condition
  /ChargesAccountAgent is present
Following Must be True
  /ChargesAccountAgent/FinancialInstitutionIdentification/Name Must be equal to
value 'Branch of DebtorAgent'

```

- **ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present.

```

On Condition
  /ChargesAccountAgent is present
Following Must be True
  /ChargesAccount Must be present

```

- **ChequeAndCreditorAccountRule**

If PaymentMethod is CHK (Cheque), then CreditTransferTransactionInformation/CreditorAccount is not allowed.

```

On Condition
  /PaymentMethod is equal to value 'Cheque'
Following Must be True
  /CreditTransferTransactionInformation[*]/CreditorAccount Must be absent

```

- **ChequeDeliveryAndCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

```

On Condition
  /PaymentMethod is equal to value 'Cheque'
  And /CreditTransferTransactionInformation[*]/ChequeInstruction is present
  And /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
  And /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
  And /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is within DataType <<Code>> ChequeDelivery2Code
Following Must be True
  /CreditTransferTransactionInformation[*]/CreditorAgent Must be present

```

- **ChequeDeliveryAndNoCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```

On Condition
  /PaymentMethod is equal to value 'Cheque'
  And /CreditTransferTransactionInformation[*]/ChequeInstruction is present
  And /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
  And /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
  And /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is not within DataType <<Code>> ChequeDelivery2Code
Following Must be True
  /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent

```

- **ChequeFromGuideline**

CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

absent

or \CreditTransferTransactionInformation[\*]\InstructionForDebitAgent must be  
\InstructionForDebitAgent must be absent

following must be true

may not be absent:

CreditTransferTransactionInformation\InstructionForDebitAgent and InstructionForDebitAgent

InstructionForDebitAgent is not allowed.

If CreditTransferTransactionInformation\InstructionForDebitAgent is present, then

InstructionForDebitAgent is not allowed.

If InstructionForDebitAgent is present, then CreditTransferTransactionInformation\

#### • InstructionForDebitAgentRule

\CreditTransferTransactionInformation[\*]\CreditAgent must be absent  
following must be true

is absent

and \CreditTransferTransactionInformation[\*]\CredueInstruction\DeliveryMethod

and \CreditTransferTransactionInformation[\*]\CredueInstruction is present

\PaymentMethod is equal to value 'Credue',

on condition

allowed:

DeliveryMethod is not present, then CreditTransferTransactionInformation\CreditAgent is not

If PaymentMethod is CHK (Credue) and CreditTransferTransactionInformation\CredueInstruction\

#### • CredueDeliveryAndCredueAgentRule

\CreditTransferTransactionInformation[\*]\CredueInstruction must be absent  
following must be true

and \PaymentMethod is different from value 'Credue',

\PaymentMethod is present

on condition

CredueInstruction is not allowed.

If PaymentMethod is different from CHK (Credue), then CreditTransferTransactionInformation\

#### • CredueInstructionRule

may only be present if different from Debit:

(RegisteredMailToDebit), then CreditTransferTransactionInformation\CredueInstruction\DeliverTo

(CounterDebit), MGDB (MailToDebit), BODB (PickUpByDebit) or CBDB

CreditTransferTransactionInformation\CredueInstruction\DeliveryMethod\Code is CBDB

If CreditTransferTransactionInformation\CredueInstruction\DeliveryMethod is present and if

#### • CredueInstructionDeliverToDebitRule

DeliverTo may only be present if different from CreditTransferTransactionInformation\Credit:

BCGD (RegisteredMailToCredit), then CreditTransferTransactionInformation\CredueInstruction\

present and is CBGD (CounterCredit), MGCD (MailToCredit), BUCD (PickUpByCredit) or

If PaymentInformation\CreditTransferTransactionInformation\CredueInstruction\DeliveryMethod is

#### • CredueInstructionDeliverToCreditRule

DeliverTo may only be present if different from CreditTransferTransactionInformation\Credit:

(RegisteredMailToFinalAgent), then CreditTransferTransactionInformation\CredueInstruction\

(CounterToFinalAgent), MGFA (MailToFinalAgent), BUFA (PickUpByFinalAgent) or CFA

If CreditTransferTransactionInformation\CredueInstruction\DeliveryMethod is present and is CFA

#### • CredueInstructionDeliverToDebitRule



- **NonChequePaymentMethodRule**

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

On Condition

    /PaymentMethod is different from value 'Cheque'

    And       /CreditTransferTransactionInformation[\*]/Creditor is absent

Following Must be True

CodeName	Name	Definition
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see ["PaymentTypeInformation26"](#) on page 176 for details)

Or	MessageElement<XML Tag>	Mult.
----	-------------------------	-------

**Debtor <Dbtr>** contains the following elements (see ["PartyIdentification135"](#) on page 104 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		104

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount38" on page 51 for details)



#### 6.1.15.4.18 CreditTransferTransactionInformation <CdtTrfTxInf>

*Presence:* [1..\*]s included in the message.

---





## **Constraints**

- **InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

On Condition





On Condition

#### **6.1.15.5.4 NumberOfTransactions <NbOfTx>**

*Presence:* [0..1]

*Definition:*

**Creditor <Cdtr>** contains the following elements (see ["PartyIdentification135"](#) on page 104 for details)

Or	MessageElement<XML Tag>	Mult.	Type
----	-------------------------	-------	------

*1/1bs*

*Type*

CreditorAgentAccount <CdtrAgtAcct>





**CreditorSchemeIdentification <CdtrSchmeld>** contains the following elements (see "PartyIdentification135" on page 104 for details)

Or	MessageElement<XML Tag>	Mult.
----	-------------------------	-------

#### Constraints

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

#### 6.1.15.5.17.1 PaymentIdentification <PmtId>

*Presence:* [1..1]

*Definition:* Set of elements used to reference a payment instruction.

**PaymentIdentification <PmtId>** contains the following elements (see \_\_\_\_\_)



**DirectDebitTransaction <DrctDbtTx>** contains the following elements (see ["DirectDebitTransaction10" on page 68](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type
----	-------------------------	-------	------

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "[CashAccount38](#)" on page 51 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		51
	Type <Tp>	[0..1]	±		52
	Currency <Ccy>	[0..1]	CodeSet	C1	52
	Name <Nm>	[0..1]	Text		52
	Proxy <Prxy>	[0..1]	±		53

**UltimateDebtor <UltmtDbtr>** contains the following elements (see "[PartyIdentification135](#)" on page 104 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<del>Name</del>	[0..1]	Text		104
	PostalAddress <PstlAdr>	[0..1]	±		104

**RegulatoryReporting <RgltryRptg>** contains the following elements (see "[RegulatoryReporting3](#)" on [page](#)\_\_\_\_\_)

**RelatedRemittanceInformation <RltdRmtInf>** contains the following elements (see ["RemittanceLocation7" on page 222](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
----	-------------------------	-------	------	-------------	------



Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		154
	PaymentTypeInfo <PmtTplnf>	[0..1]	±		155
	Amount <Amt>	[1..1]	±		155
	ExchangeRateInformation <XchgRateInf>	[0..1]			156
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	156
	ExchangeRate <XchgRate>	[0..1]	Rate		156
	RateType <RateTp>	[0..1]	CodeSet		156
	ContractIdentification <CtrctId>	[0..1]	Text		157
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		157
	ChequeInstruction <ChqInstr>	[0..1]	±	C15	157
	UltimateDebtor <UltmtDbtr>	[0..1]	±		158
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		159
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±		159
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		159
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±		160
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		160
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±		160
	CreditorAgent <CdtrAgt>	[0..1]	±		161
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±		161
	Creditor <Cdtr>	[0..1]	±		161
	CreditorAccount <CdtrAcct>	[0..1]	±		162
	UltimateCreditor <UltmtCdtr>	[0..1]	±		162
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		162
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		163
	Purpose <Purp>	[0..1]	±		163
	RegulatoryReporting <RgltryRptg>	[0..10]	±		163
	Tax <Tax>	[0..1]	±		164





#### 6.1.15.6.4 ExchangeRateInformation <XchgRateInf>

*Presence:* [0..1]

*Definition:* Provides details on the currency exchange rate and contract.

**ExchangeRateInformation <XchgRateInf>** contains the following **ExchangeRate1** elements

Or	MessageElement<XML Tag>	Mult.
----	-------------------------	-------

#### **6.1.15.6.4.4 ContractIdentification <CtrctId>**

*Presence:* [0..1]

*Definition:* Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.

*Datatype:* \_\_\_\_\_



UltimateDebtor <UltmtDbtr>





**IntermediaryAgent3Account <IntrmyAgt3Acct>** contains the following elements (see

---

**Creditor <Cdtr>** contains the following elements (see ["PartyIdentification135"](#) on page 104 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		104
	PostalAddress <PstlAdr>	[0..1]	±		104
	Identification <Id>	[0..1]	±		105
		[0..1]		NO	105





**RelatedRemittanceInformation <RltdRmtInf>** contains the following elements (see ["RemittanceLocation7" on page 222](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
----	-------------------------	-------	------	-------------	------

Or	MessageElement<XML Tag>	Mult.	Type
----	-------------------------	-------	------

## Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

decimtiosepara hi Tda dot. •

---



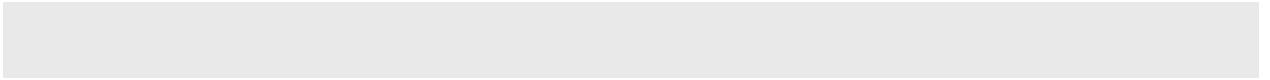
**SettlementInformation <SttlmInf>** contains the following elements (see ["SettlementInstruction7"](#) on page 225 for details)

Or	<b>MessageElement&lt;XML Tag&gt;</b>
----	--------------------------------------



**PaymentTypeInformation <PmtTpInf>** contains the following elements (see

**MandateRelatedInformation <MndtRltdInf>** contains the following elements (see ["MandateRelatedInformation14" on page 69](#) for details)





#### 6.1.15.7.15 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 79 for details)

Or	MessageElement<XML Tag>	Mult.
----	-------------------------	-------

**CreditorAgentAccount** <CdtrAgtAcct> contains the following elements (see







#### **6.1.16.1.3.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Specifies the local instrument, as published in an external local instrument code list.

*Datatype:* \_\_\_\_\_









6.1.16.3.3 ServiceLevel <SvcLvl>

Presence: [0..\*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following ServiceLevel8Choice elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		183
Or}	Proprietary <Prtry>	[1..1]	Text		183

#### **6.1.16.3.5 SequenceType <SeqTp>**

*Presence:* [0..1]



## 6.1.17 Person Identification

### 6.1.17.1 PersonIdentification13

*Definition:* Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			185
	BirthDate <BirthDt>	[1..1]	Date		185
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		185
	CityOfBirth <CityOfBirth>	[1..1]	Text		186
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	186





Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		188
	Name <Nm>	[0..1]			188

*Datatype:*





CodeName	Name	Definition
----------	------	------------





#### **6.1.18.1.14 CountrySubDivision <CtrySubDvsn>**

*Presence:* [0..1]

*Definition:* Identifies a subdivision of a country such as state, region, county.

*Datatype:*



**Details <DtIs>** contains the following **StructuredRegulatoryReporting3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		

*Datatype:* \_\_\_\_\_

*Datatype:* \_\_\_\_\_

*Definition:* Additional detail may be cater for specific domestic regulatory requirements.

*Presence:* [0..\*]

#### e.1.13.1.3.e Information <int>

*Note:* The decimal separator is a dot.

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

- **CurrencyAmount**

is exchanged.

contiguous letters, and may be or not be withdrawn. The message containing the Currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

The Currency Code must be registered, or have already been registered. Valid active or historic

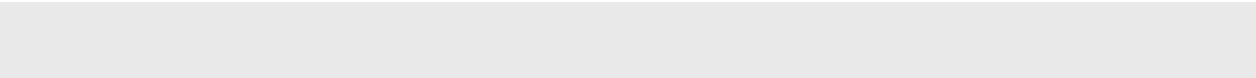
- **ActiveOrHistoricCurrency**

#### Constraints





**ReferredDocumentInformation <RfrdDocInf>** contains the following **ReferredDocumentInformation7** elements





--	--

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			210
	Amount <Amt>	[1..1]	Amount	C1, C11	211
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		211
	ReasonText [ET1 001 255 18 41 cm 1 001 260 1 cmBT F00f 1 001 2.0 37m p]JTj1]				

tllInfET1 002 255 18 41 cm 1 001 260 1 cmBT F00f 1 001 2.0 37m p]JTj1]

C1, C11 212



*Datatype:* \_\_\_\_\_

**LineDetails** <LineDtls> contains the following **DocumentLineInformation1** elements

--

**Identification** <Id> contains the following

*Definition:* Proprietary identification of the type of the remittance document.

*Datatype:* "Max35Text" on page 270

	Type	Constr. No.	Page
[0..1]	Amount	C1, C11	207
[0..*]			208
[0..1]			208
[1..1]	CodeSet		208
[1..1]	Text		208
[1..1]	Amount	C1, C11	208
[0..1]	Amount	C1, C11	209
[0..*]			209
[0..1]			209
[1..1]	CodeSet		210
[1..1]	Text		210
[1..1]	Amount	C1, C11	210
Amount			
CodeSet			





## Constraints

- **ActiveOrHistoricCurrency**

**Type <Tp>** contains one of the following **TaxAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		210
Or}	Proprietary <Prtry>	[1..1]	Text		210





**ReferredDocumentAmount** <RfrdDocAmt> contains the following elements (see

---

**CreditorReferenceInformation** <CdtrRefInf> contains the following elements (see

#### 6.1.20.1.6 TaxRemittance <TaxRmt>

*Presence:* [0..1]

**GarnishmentRemittance** <GrnshmtRmt> contains the following elements (see "[Garnishment3](#)" on [page](#)











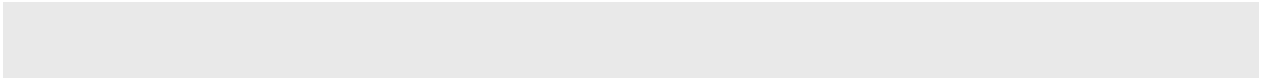


**Address <Adr>** contains the following elements (see "PostalAddress24" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			191
{Or	Code <Cd>	[1..1]	CodeSet		191
Or}	Proprietary <Prtry>	[1..1]	±		192
	Department <Dept>	[0..1]	Text		192
	SubDepartment	[0..1]	Text		192
	StreetName <StrtNm>	[0..1]	Text		192
	BuildingNumber <BldgNb>	[0..1]	Text		192
	BuildingName <BldgNm>	[0..1]	Text		193
	Floor <Flr>	[0..1]	Text		193
	PostBox <PstBx>	[0..1]	Text		193
	Room <Room>	[0..1]	Text		193
	PostCode <PstCd>	[0..1]	Text		193
	TownName	[0..1]	Text		193
	TownLocationName	[0..1]	Text		193
	DistrictName	[0..1]	Text		193
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		194
	Country <Ctry>	[0..1]	CodeSet	C9	194

*Definition:*

**Structured <Strd>** contains the following elements (see "[StructuredRemittanceInformation16](#)" on [page 197](#) for details)





Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C11	210
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			



- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
Or    /InstructedReimbursementAgent Must be present
```

- **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
And    /ClearingSystem Must be absent
```

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

```
On Condition
    /ThirdReimbursementAgent is absent
Following Must be True
    /dition
```

CodeName		Name	Definition
INGA	InstructingAgent		Settlement is done by the agent instructing and forwarding the payment



**InstructedReimbursementAgent <InstdRmbrsmntAgt>** contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 79 for details)

Or	MessageElement<XML Tag>	Mult.
----	-------------------------	-------



**Reason <Rsn>** contains one of the following **ReversalReason4Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Page
{Or	Code <Cd>	[1..1]		



## 6.1.24 Tax

### 6.1.24.1 TaxInformation7

*Definition:* Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		233
	Debtor <Dbtr>	[0..1]	±		233
	UltimateDebtor <UltmtDbtr>	[0..1]	±		234
	AdministrationZone <AdmstnZone>	[0..1]	Text		234
	ReferenceNumber <RefNb>	[0..1]	Text		234
	Method <Mtd>	[0..1]	Text		234
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]			

**Debtor <Dbtr>** contains the following elements (see \_\_\_\_\_)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



#### **6.1.24.2.1 Creditor <Cdtr>**

*Presence:* [0..1]





#### 6.1.24.3.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Underlying tax amount related to the specified period.

*Impacted by:* C1 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 247

##### Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

-



#### **6.1.24.4.2 Category <Ctgy>**

*Presence:* [0..1]

*Definition:* Specifies the tax code as published by the tax authority.

*Datatype:* "Max35Text" on page

**TaxAmount** <TaxAmt> contains the following **TaxAmount2**

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

#### **6.1.24.4.8.4 Details <DtIs>**

*Presence:*





**Authorisation <Authstn>** contains the following **TaxAuthorisation1** elements

--

## 6.2 Message Datatypes

### 6.2.1 Amount

#### 6.2.1.1 ActiveCurrencyAndAmount

*Definition:* A number of monetary units specified in an active currency where the unit of currency isA explic ofand co

## **Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic





CodeName		Name	Definition
CRED	BorneByCreditor		All transaction charges are to be borne by the creditor.
SHAR			

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

#### 6.2.2.8 ClearingChannel2Code

*Definition:* Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

*Type:* CodeSet

CodeName	Name	Definition
RTGS		

**CREDIT**

pattern

[A-Z]{2,2}

#### **Constraints**

#### **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### **6.2.2.10 CreditDebitCode**

*Definition:* Specifies if an operation is an increase or a decrease.

*Type:* CodeSet







6.2.2.22 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	minLength	1
maxLength		4

6.2.2.23 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

Type: CodeSet

Format

Sp4cifies the external local instrument code in the format of character string with a maximum length of 35 characters. The list of valid codes is an external code list published separately.

Type:

Format



### 6.2.2.26 ExternalPaymentGroupStatus1Code

*Definition:* Specifies the status of a group of payment instructions, as published in an external payment group status code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

#### Format

minLength	1
maxLength	4

### 6.2.2.27 ExternalPaymentTransactionStatus1Code

*Definition:* Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

#### Format

minLength	1
maxLength	4

maxLength

4

#### **6.2.2.30 ExternalPurpose1Code**

*Definition:* Specifies the external purpose code in the format of character string with a maximum length

## **Format**

### **6.2.2.34 ExternalTaxAmountType1Code**

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

## **Format**





#### **6.2.2.43 RegulatoryReportingType1Code**

*Definition* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Type*: CodeSet

CodeName	Name
----------	------





2.2.2 Identifier

*Type:* IdentifierSet

*Identification scheme:* National Banking Association; International Bank Account Number (ISO 13616)

**Format**

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

**Constraints**

- **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

#### 6.2.5.4 LEIIdentifier

*Definition:* Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

*Type:* IdentifierSet

*Identification scheme:* Global LEI System; LEIIdentifier

**Format**

pattern [A-Z0-9]{18,18}[0-9]{2,2}

#### 6.2.5.5 UUIDv4Identifier

*Definition:* Universally Unique Identifier (UUID) version 4, as described in IETF RFC 4122 "Universally Unique Identifier (UUID) URN Namespace".

*Type:* IdentifierSet

*Identification scheme:* RFC4122; UUIDv4

**Format**

pattern [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}



fractionDigits	10
baseValue	100.0

## 6.2.9 Text

### 6.2.9.1 Exact2NumericText

*Definition:* Specifies a numeric string with an exact length of 2 digits.

*Type:* t

Format

pattern [0-9]{2}

### 6.2.9.2 Exact4AlphaNumericText

*Definition:* t

**Format**

minLength	1
maxLength	10

**6.2.9.6 Max128Text**

*Definition:* Specifies a character string with a maximum length of 128 characters.

*Type:* Text

**Format**

minLength	1
maxLength	128

**6.2.9.7 Max140Text**

*Definition:* Specifies a character string with a maximum length of 140 characters.

*Type:* Text

**Format**

minLength	1
maxLength	140

**6.2.9.8 Max15NumericText**

*Definition:* Specifies a numeric string with a maximum length of 15 digits.

*Type:* Text

**Format**

pattern



**Format**

minLength	1
maxLength	70

**6.2.9.16 PhoneNumber**

*Definition:*