ISO 20022

Payments Initiation May 2013

Approved by the Payments SEG on 28 January 2013

Message Definition Report - Part 2

This document provides details of the Message Definitions for Payments Initiation May 2013.

31 May 2013

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1   Message Set Overview

Introduction

This document describes a set of Payments Initiation message definitions. The messages were submitted by SWIFT, on behalf of IFX, TWIST, OAGi and SWIFT, and have been approved by the ISO 20022 Payments Standards Evaluation Group as ISO 20022 messages on 28 January 2013, as a result of the Maintenance 2012/2013.The messages were originally developed and approved in September 2006, and were revised in March 2009 as part of the Maintenance 2008/2009 and in April 2012 as part of the Maintenance 2011/2012.

1.1   List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
pain.001.001.05 CustomerCreditTransferInitiationV05	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.
pain.002.001.05 CustomerPaymentStatusReportV05	The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.
pain.007.001.04 CustomerPaymentReversalV04	The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.
pain.008.001.04 CustomerDirectDebitInitiationV04	The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

2 pain.001.001.05 CustomerCreditTransferInitiationV05

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 customer credit transfer instructions.

The CustomerCreditTransferInitiation message is used to exchange:

- One or more instances of a credit transfer initiation;

- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;

- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the debtor agent. The debtor agent is the account servicer of the debtor.

- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the debtor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

The CustomerCreditTransferInitiation message can be used in domestic and cross-border scenarios.

The CustomerCreditTransferInitiation message must not be used by the debtor agent to execute the credit transfer instruction(s). The FIToFICustomerCreditTransfer message must be used instead.

Outline

The CustomerCreditTransferInitiationV05 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. PaymentInformation

   Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

C. SupplementaryData

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

2.2 Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrCdtTrfInitn>	[1..1]		C29	
	GroupHeader *<GrpHdr>*	[1..1]			12
	MessageIdentification *<MsgId>*	[1..1]	Text		13
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		13
	Authorisation *<Authstn>*	[0..2]			13
{Or	**Code** *<Cd>*	[1..1]	CodeSet		14
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		14
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		14
	ControlSum *<CtrlSum>*	[0..1]	Quantity		14
	InitiatingParty *<InitgPty>*	[1..1]	±		15
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		17
	PaymentInformation *<PmtInf>*	[1..*]		C4, C5, C6, C7, C8, C9, C14, C16, C21, C27, C28, C34, C10, C11, C12, C13, C32	17
	PaymentInformationIdentification *<PmtInfId>*	[1..1]	Text		24
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		24
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		24
	NumberOfTransactions *<NbOfTxs>*	[0..1]	Text		25
	ControlSum *<CtrlSum>*	[0..1]	Quantity		25
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		25
	RequestedExecutionDate *<ReqdExctnDt>*	[1..1]	Date		25
	PoolingAdjustmentDate *<PoolgAdjstmntDt>*	[0..1]	Date		26
	Debtor *<Dbtr>*	[1..1]	±		26
	DebtorAccount *<DbtrAcct>*	[1..1]	±		28
	DebtorAgent *<DbtrAgt>*	[1..1]	±		28

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±		29
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		29
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		30
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		32
	ChargesAccount *<ChrgsAcct>*	[0..1]	±		32
	ChargesAccountAgent *<ChrgsAcctAgt>*	[0..1]	±		33
	CreditTransferTransactionInformation *<CdtTrfTxInf>*	[1..*]		C20, C22, C23, C24, C25, C26, C31, C33	33
	PaymentIdentification *<PmtId>*	[1..1]			36
	InstructionIdentification *<InstrId>*	[0..1]	Text		37
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		37
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		37
	Amount *<Amt>*	[1..1]			38
{Or	**InstructedAmount** *<InstdAmt>*	[1..1]	Amount	C1, C18	38
Or}	**EquivalentAmount** *<EqvtAmt>*	[1..1]			39
	Amount *<Amt>*	[1..1]	Amount	C1, C18	39
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	39
	ExchangeRateInformation *<XchgRateInf>*	[0..1]			40
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	40
	ExchangeRate *<XchgRate>*	[0..1]	Rate		40
	RateType *<RateTp>*	[0..1]	CodeSet		40
	ContractIdentification *<CtrctId>*	[0..1]	Text		41
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		41
	ChequeInstruction *<ChqInstr>*	[0..1]		C15	41
	ChequeType *<ChqTp>*	[0..1]	CodeSet		42
	ChequeNumber *<ChqNb>*	[0..1]	Text		43
	ChequeFrom *<ChqFr>*	[0..1]			43
	Name *<Nm>*	[1..1]	Text		43
	Address *<Adr>*	[1..1]	±		44

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DeliveryMethod <*DlvryMtd*>	[0..1]			44
{Or	**Code** <*Cd*>	[1..1]	CodeSet		44
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		45
	DeliverTo <*DlvrTo*>	[0..1]			45
	Name <*Nm*>	[1..1]	Text		45
	Address <*Adr*>	[1..1]	±		45
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		46
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		46
	FormsCode <*FrmsCd*>	[0..1]	Text		46
	MemoField <*MemoFld*>	[0..2]	Text		46
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		47
	PrintLocation <*PrtLctn*>	[0..1]	Text		47
	Signature <*Sgntr*>	[0..5]	Text		47
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		47
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		49
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±		49
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		50
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±		50
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		51
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±		52
	CreditorAgent <*CdtrAgt*>	[0..1]	±		52
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		53
	Creditor <*Cdtr*>	[0..1]	±		53
	CreditorAccount <*CdtrAcct*>	[0..1]	±		55
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		55
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]			57
	Code <*Cd*>	[0..1]	CodeSet		57
	InstructionInformation <*InstrInf*>	[0..1]	Text		57
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		57
	Purpose <*Purp*>	[0..1]			58
{Or	**Code** <*Cd*>	[1..1]	CodeSet		58

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		58
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		58
	Tax <*Tax*>	[0..1]	±		59
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		61
	RemittanceInformation <*RmtInf*>	[0..1]	±		61
	SupplementaryData <*SplmtryData*>	[0..*]	±	C30	63
	SupplementaryData <*SplmtryData*>	[0..*]	±	C30	63

2.3 Constraints

C1 **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. (Algorithm)

C2 **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 **BICFI**

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 **ChargeBearerRule**

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent. (CrossElementSimpleRule)

C5 **ChargesAccountAgentRule**

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

C6   **ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present. (CrossElement-ComplexRule)

C7   **ChequeAndCreditorAccountRule**

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

C8   **ChequeDeliveryAndCreditorAgentRule**

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

C9   **ChequeDeliveryAndNoCreditorAgentRule**

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

C10   **ChequeFromGuideline**

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

C11   **ChequeInstructionDeliverToCreditorAgentGuideline**

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

C12   **ChequeInstructionDeliverToCreditorGuideline**

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

C13   **ChequeInstructionDeliverToDebtorGuideline**

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB, MLDB, PUDB or RGDB, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

C14   **ChequeInstructionRule**

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

C15   **ChequeMaturityDateRule**

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

C16   **ChequeNoDeliveryAndNoCreditorAgentRule**

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

C17 Country

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

C18 CurrencyAmount

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

Note: The decimal separator is a dot. (Algorithm)

C19 IBAN

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

C20 InstructionForCreditorAgentRule

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

C21 InstructionForDebtorAgentRule

If InstructionForDebtorAgent is present, then CreditTransferTransactionInformation/InstructionForDebtorAgent is not allowed.

If CreditTransferTransactionInformation/InstructionForDebtorAgent is present, then InstructionForDebtorAgent is not allowed.

CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent. (CrossElementSimpleRule)

C22 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present. (CrossElementComplexRule)

C23 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present. (CrossElementComplexRule)

C24 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present. (CrossElementComplexRule)

C25 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present. (CrossElementComplexRule)

C26 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present. (CrossElementComplexRule)

C27 NonChequePaymentMethodRule

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

C28 **PaymentTypeInformationRule**

If PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed. (CrossElementComplexRule)

C29 **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.

C30 **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.

C31 **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C32 **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

C33 **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

C34 **UltimateDebtorRule**

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent. (CrossElementSimpleRule)

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following **GroupHeader48** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		13
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		13
	Authorisation <*Authstn*>	[0..2]			13
{Or	**Code** <*Cd*>	[1..1]	CodeSet		14
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		14
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		14
	ControlSum <*CtrlSum*>	[0..1]	Quantity		14
	InitiatingParty <*InitgPty*>	[1..1]	±		15
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		17

2.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Datatype: "Max35Text" on page 308

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the message was created.

Datatype: "ISODateTime" on page 302

2.4.1.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.

The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

Authorisation <Authstn> contains one of the following **Authorisation1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		14
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		14

2.4.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 288

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

2.4.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 306

2.4.1.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 307

2.4.1.5 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the message, irrespective of currencies.

Datatype: "DecimalNumber" on page 305

2.4.1.6 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.

InitiatingParty <InitgPty> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

2.4.1.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			197
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201
	BranchIdentification *<BrnchId>*	[0..1]	±		201

2.4.2 PaymentInformation <PmtInf>

Presence: [1..*]

Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

Impacted by: C4 "ChargeBearerRule", C5 "ChargesAccountAgentRule", C6 "ChargesAccountRule", C7 "ChequeAndCreditorAccountRule", C8 "ChequeDeliveryAndCreditorAgentRule", C9 "ChequeDeliveryAndNoCreditorAgentRule", C14 "ChequeInstructionRule", C16 "ChequeNoDeliveryAndNoCreditorAgentRule", C21 "InstructionForDebtorAgentRule", C27 "NonChequePaymentMethodRule", C28 "Pay-

mentTypeInformationRule", C34 "UltimateDebtorRule", C10 "ChequeFromGuideline", C11 "ChequeInstructionDeliverToCreditorAgentGuideline", C12 "ChequeInstructionDeliverToCreditorGuideline", C13 "ChequeInstructionDeliverToDebtorGuideline", C32 "UltimateDebtorGuideline"

PaymentInformation <PmtInf> contains the following **PaymentInstruction9** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		24
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		24
	BatchBooking <BtchBookg>	[0..1]	Indicator		24
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		25
	ControlSum <CtrlSum>	[0..1]	Quantity		25
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		25
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	Date		25
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		26
	Debtor <Dbtr>	[1..1]	±		26
	DebtorAccount <DbtrAcct>	[1..1]	±		28
	DebtorAgent <DbtrAgt>	[1..1]	±		28
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±		29
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		29
	UltimateDebtor <UltmtDbtr>	[0..1]	±		30
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		32
	ChargesAccount <ChrgsAcct>	[0..1]	±		32
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		33
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]		C20, C22, C23, C24, C25, C26, C31, C33	33
	PaymentIdentification <PmtId>	[1..1]			36
	InstructionIdentification <InstrId>	[0..1]	Text		37
	EndToEndIdentification <EndToEndId>	[1..1]	Text		37
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		37
	Amount <Amt>	[1..1]			38
{Or	**InstructedAmount** <InstdAmt>	[1..1]	Amount	C1, C18	38
Or}	**EquivalentAmount** <EqvtAmt>	[1..1]			39
	Amount <Amt>	[1..1]	Amount	C1, C18	39
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	39

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ExchangeRateInformation *<XchgRateInf>*	[0..1]			40
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	40
	ExchangeRate *<XchgRate>*	[0..1]	Rate		40
	RateType *<RateTp>*	[0..1]	CodeSet		40
	ContractIdentification *<CtrctId>*	[0..1]	Text		41
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		41
	ChequeInstruction *<ChqInstr>*	[0..1]		C15	41
	ChequeType *<ChqTp>*	[0..1]	CodeSet		42
	ChequeNumber *<ChqNb>*	[0..1]	Text		43
	ChequeFrom *<ChqFr>*	[0..1]			43
	Name *<Nm>*	[1..1]	Text		43
	Address *<Adr>*	[1..1]	±		44
	DeliveryMethod *<DlvryMtd>*	[0..1]			44
{Or	**Code** *<Cd>*	[1..1]	CodeSet		44
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		45
	DeliverTo *<DlvrTo>*	[0..1]			45
	Name *<Nm>*	[1..1]	Text		45
	Address *<Adr>*	[1..1]	±		45
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		46
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		46
	FormsCode *<FrmsCd>*	[0..1]	Text		46
	MemoField *<MemoFld>*	[0..2]	Text		46
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		47
	PrintLocation *<PrtLctn>*	[0..1]	Text		47
	Signature *<Sgntr>*	[0..5]	Text		47
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		47
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		49
	IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±		49
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		50
	IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±		50
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		51

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±		52
	CreditorAgent *<CdtrAgt>*	[0..1]	±		52
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		53
	Creditor *<Cdtr>*	[0..1]	±		53
	CreditorAccount *<CdtrAcct>*	[0..1]	±		55
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		55
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]			57
	Code *<Cd>*	[0..1]	CodeSet		57
	InstructionInformation *<InstrInf>*	[0..1]	Text		57
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		57
	Purpose *<Purp>*	[0..1]			58
{Or	**Code** *<Cd>*	[1..1]	CodeSet		58
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		58
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		58
	Tax *<Tax>*	[0..1]	±		59
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		61
	RemittanceInformation *<RmtInf>*	[0..1]	±		61
	SupplementaryData *<SplmtryData>*	[0..*]	±	C30	63

Constraints

- **ChargeBearerRule**

  If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

  If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

  CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

  ```
  Following Must be True
      /ChargeBearer Must be absent
   Or    /CreditTransferTransactionInformation[*]/ChargeBearer Must be absent
  ```

- **ChargesAccountAgentRule**

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

  ```
  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, 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 and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA, CRFA, RGFA or PUFA, 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 and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA, CRFA, RGFA or PUFA, 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.

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

  If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD, MLCD, PUCD or RGCD, 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, MLDB, PUDB or RGDB, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

- **ChequeInstructionRule**

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

  ```
  On Condition
      /PaymentMethod is present
   And    /PaymentMethod is different from value 'Cheque'
  Following Must be True
      /CreditTransferTransactionInformation[*]/ChequeInstruction Must be absent
  ```

- **ChequeNoDeliveryAndNoCreditorAgentRule**

  If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

  ```
  On Condition
      /PaymentMethod is equal to value 'Cheque'
   And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
   And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
  is absent
  Following Must be True
      /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
  ```

- **InstructionForDebtorAgentRule**

  If InstructionForDebtorAgent is present, then CreditTransferTransactionInformation/InstructionForDebtorAgent is not allowed.

  If CreditTransferTransactionInformation/InstructionForDebtorAgent is present, then InstructionForDebtorAgent is not allowed.

  CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

  ```
  Following Must be True
      /InstructionForDebtorAgent Must be absent
   Or    /CreditTransferTransactionInformation[*]/InstructionForDebtorAgent Must be
  absent
  ```

- **NonChequePaymentMethodRule**

  If PaymentMethod is different from CHK 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
      /CreditTransferTransactionInformation[*]/CreditorAccount Must be present
  ```

- **PaymentTypeInformationRule**

  If PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeIn-formation is not allowed.

  ```
  On Condition
      /PaymentTypeInformation is present
  Following Must be True
      /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent
  ```

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

  If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not al-lowed.

  If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not al-lowed.

  CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

  ```
  Following Must be True
      /UltimateDebtor Must be absent
   Or    /CreditTransferTransactionInformation[*]/UltimateDebtor Must be absent
  ```

2.4.2.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Datatype: "Max35Text" on page 308

2.4.2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod3Code" on page 297

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
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.

2.4.2.3 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 304):

- *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.

2.4.2.4 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions contained in the payment information group.

Datatype: "Max15NumericText" on page 307

2.4.2.5 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the group, irrespective of currencies.

Datatype: "DecimalNumber" on page 305

2.4.2.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation19" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		262
	ServiceLevel <SvcLvl>	[0..1]			263
{Or	Code <Cd>	[1..1]	CodeSet		263
Or}	Proprietary <Prtry>	[1..1]	Text		263
	LocalInstrument <LclInstrm>	[0..1]			263
{Or	Code <Cd>	[1..1]	CodeSet		263
Or}	Proprietary <Prtry>	[1..1]	Text		264
	CategoryPurpose <CtgyPurp>	[0..1]			264
{Or	Code <Cd>	[1..1]	CodeSet		264
Or}	Proprietary <Prtry>	[1..1]	Text		264

2.4.2.7 RequestedExecutionDate <ReqdExctnDt>

Presence: [1..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

Datatype: "ISODate" on page 302

2.4.2.8 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

Definition: Date used for the correction of the value date of a cash pool movement that has been posted with a different value date.

Datatype: "ISODate" on page 302

2.4.2.9 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262
	EmailAddress *<EmailAdr>*	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Other *<Othr>*	[0..1]	Text		262

2.4.2.10 DebtorAccount <DbtrAcct>

Presence: [1..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

DebtorAccount <DbtrAcct> contains the following elements (see <u>"CashAccount24" on page 192</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

2.4.2.11 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

2.4.2.12 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

2.4.2.13 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information.

Datatype: "Max140Text" on page 306

2.4.2.14 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	EmailAddress <*EmailAdr*>	[0..1]	Text		262
	Other <*Othr*>	[0..1]	Text		262

2.4.2.15 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 288

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 rules agreed in the service level and/or scheme.

2.4.2.16 ChargesAccount <ChrgsAcct>

Presence: [0..1]

Definition: Account used to process charges associated with a transaction.

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		192
	Type <*Tp*>	[0..1]	±		192
	Currency <*Ccy*>	[0..1]	CodeSet		193
	Name <*Nm*>	[0..1]	Text		193

2.4.2.17 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancial-lInstitutionIdentification5" on page 197 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			197
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201
	BranchIdentification *<BrnchId>*	[0..1]	±		201

2.4.2.18 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Provides information on the individual transaction(s) included in the message.

Impacted by: C20 "InstructionForCreditorAgentRule", C22 "IntermediaryAgent1AccountRule", C23 "IntermediaryAgent2AccountRule", C24 "IntermediaryAgent2Rule", C25 "IntermediaryAgent3AccountRule", C26 "IntermediaryAgent3Rule", C31 "UltimateCreditorGuideline", C33 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following **CreditTransferTransaction6** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]			36
	InstructionIdentification <*InstrId*>	[0..1]	Text		37
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		37
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		37
	Amount <*Amt*>	[1..1]			38
{Or	**InstructedAmount** <*InstdAmt*>	[1..1]	Amount	C1, C18	38
Or}	**EquivalentAmount** <*EqvtAmt*>	[1..1]			39
	Amount <*Amt*>	[1..1]	Amount	C1, C18	39
	CurrencyOfTransfer <*CcyOfTrf*>	[1..1]	CodeSet	C1	39
	ExchangeRateInformation <*XchgRateInf*>	[0..1]			40
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	40
	ExchangeRate <*XchgRate*>	[0..1]	Rate		40
	RateType <*RateTp*>	[0..1]	CodeSet		40
	ContractIdentification <*CtrctId*>	[0..1]	Text		41
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		41
	ChequeInstruction <*ChqInstr*>	[0..1]		C15	41
	ChequeType <*ChqTp*>	[0..1]	CodeSet		42
	ChequeNumber <*ChqNb*>	[0..1]	Text		43
	ChequeFrom <*ChqFr*>	[0..1]			43
	Name <*Nm*>	[1..1]	Text		43
	Address <*Adr*>	[1..1]	±		44
	DeliveryMethod <*DlvryMtd*>	[0..1]			44
{Or	**Code** <*Cd*>	[1..1]	CodeSet		44
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		45
	DeliverTo <*DlvrTo*>	[0..1]			45
	Name <*Nm*>	[1..1]	Text		45
	Address <*Adr*>	[1..1]	±		45
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		46
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		46
	FormsCode <*FrmsCd*>	[0..1]	Text		46

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MemoField *<MemoFld>*	[0..2]	Text		46
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		47
	PrintLocation *<PrtLctn>*	[0..1]	Text		47
	Signature *<Sgntr>*	[0..5]	Text		47
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		47
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		49
	IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±		49
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		50
	IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±		50
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		51
	IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±		52
	CreditorAgent *<CdtrAgt>*	[0..1]	±		52
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		53
	Creditor *<Cdtr>*	[0..1]	±		53
	CreditorAccount *<CdtrAcct>*	[0..1]	±		55
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		55
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]			57
	Code *<Cd>*	[0..1]	CodeSet		57
	InstructionInformation *<InstrInf>*	[0..1]	Text		57
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		57
	Purpose *<Purp>*	[0..1]			58
{Or	**Code** *<Cd>*	[1..1]	CodeSet		58
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		58
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		58
	Tax *<Tax>*	[0..1]	±		59
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		61
	RemittanceInformation *<RmtInf>*	[0..1]	±		61
	SupplementaryData *<SplmtryData>*	[0..*]	±	C30	63

Constraints

- **InstructionForCreditorAgentRule**

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

```
On Condition
    /CreditorAccount is present
 And    /InstructionForCreditorAgent[1] is present
Following Must be True
    /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>> Partia-
lInstruction3Code
```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

2.4.2.18.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following **PaymentIdentification1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		37
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		37

2.4.2.18.1.1 InstructionIdentification <InstrId>

Presence: [0..1]

Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.

Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Datatype: "Max35Text" on page 308

2.4.2.18.1.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

Definition: Unique identification assigned by the initiating party to unumbiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.

Datatype: "Max35Text" on page 308

2.4.2.18.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation19" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		262
	ServiceLevel <SvcLvl>	[0..1]			263
{Or	Code <Cd>	[1..1]	CodeSet		263
Or}	Proprietary <Prtry>	[1..1]	Text		263
	LocalInstrument <LclInstrm>	[0..1]			263
{Or	Code <Cd>	[1..1]	CodeSet		263
Or}	Proprietary <Prtry>	[1..1]	Text		264
	CategoryPurpose <CtgyPurp>	[0..1]			264
{Or	Code <Cd>	[1..1]	CodeSet		264
Or}	Proprietary <Prtry>	[1..1]	Text		264

2.4.2.18.3 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following **AmountType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	**InstructedAmount** <InstdAmt>	[1..1]	Amount	C1, C18	38
Or}	**EquivalentAmount** <EqvtAmt>	[1..1]			39
	Amount <Amt>	[1..1]	Amount	C1, C18	39
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	39

2.4.2.18.3.1 InstructedAmount <InstdAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

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.

  Note: The decimal separator is a dot.

2.4.2.18.3.2 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 the currency in which the amount is to be moved.

EquivalentAmount <EqvtAmt> contains the following **EquivalentAmount2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C18	39
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	39

2.4.2.18.3.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.

Usage: The first agent will convert the equivalent amount into the amount to be moved.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

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.

  Note: The decimal separator is a dot.

2.4.2.18.3.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

Definition: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 287

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.

2.4.2.18.4 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.	Type	Constr. No.	Page
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	40
	ExchangeRate *<XchgRate>*	[0..1]	Rate		40
	RateType *<RateTp>*	[0..1]	CodeSet		40
	ContractIdentification *<CtrctId>*	[0..1]	Text		41

2.4.2.18.4.1 UnitCurrency <UnitCcy>

Presence: [0..1]

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 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 287

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.

2.4.2.18.4.2 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 305

2.4.2.18.4.3 RateType <RateTp>

Presence: [0..1]

Definition: Specifies the type used to complete the currency exchange.

Datatype: "ExchangeRateType1Code" on page 292

CodeName	Name	Definition
SPOT	Spot	Exchange rate applied is the spot rate.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.

2.4.2.18.4.4 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: "Max35Text" on page 308

2.4.2.18.5 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 288

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 rules agreed in the service level and/or scheme.

2.4.2.18.6 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C15 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following **Cheque7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		42
	ChequeNumber <ChqNb>	[0..1]	Text		43
	ChequeFrom <ChqFr>	[0..1]			43
	Name <Nm>	[1..1]	Text		43
	Address <Adr>	[1..1]	±		44
	DeliveryMethod <DlvryMtd>	[0..1]			44
{Or	**Code** <Cd>	[1..1]	CodeSet		44
Or}	**Proprietary** <Prtry>	[1..1]	Text		45
	DeliverTo <DlvrTo>	[0..1]			45
	Name <Nm>	[1..1]	Text		45
	Address <Adr>	[1..1]	±		45
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		46
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		46
	FormsCode <FrmsCd>	[0..1]	Text		46
	MemoField <MemoFld>	[0..2]	Text		46
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		47
	PrintLocation <PrtLctn>	[0..1]	Text		47
	Signature <Sgntr>	[0..5]	Text		47

Constraints

- **ChequeMaturityDateRule**

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

  ```
  On Condition
      /ChequeType is present
   And    /ChequeType is within DataType <<Code>> ChequeType3Code
  Following Must be True
      /ChequeMaturityDate Must be absent
  ```

2.4.2.18.6.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 290

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's ac-

CodeName	Name	Definition
		count 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 'negotiatable 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 'negotiatable 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.

2.4.2.18.6.2 ChequeNumber <ChqNb>

Presence: [0..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

Datatype: "Max35Text" on page 308

2.4.2.18.6.3 ChequeFrom <ChqFr>

Presence: [0..1]

Definition: Identifies the party that ordered the issuance of the cheque.

ChequeFrom <ChqFr> contains the following **NameAndAddress10** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		43
	Address <*Adr*>	[1..1]	±		44

2.4.2.18.6.3.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that identity.

Datatype: "Max140Text" on page 306

2.4.2.18.6.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see <u>"PostalAddress6" on page 264</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]	CodeSet		265
	Department *<Dept>*	[0..1]	Text		265
	SubDepartment *<SubDept>*	[0..1]	Text		265
	StreetName *<StrtNm>*	[0..1]	Text		265
	BuildingNumber *<BldgNb>*	[0..1]	Text		266
	PostCode *<PstCd>*	[0..1]	Text		266
	TownName *<TwnNm>*	[0..1]	Text		266
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		266
	Country *<Ctry>*	[0..1]	CodeSet		266
	AddressLine *<AdrLine>*	[0..7]	Text		266

2.4.2.18.6.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

DeliveryMethod <DlvryMtd> contains one of the following **ChequeDeliveryMethod1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		44
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		45

2.4.2.18.6.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

Datatype: <u>"ChequeDelivery1Code" on page 289</u>

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.

CodeName	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

2.4.2.18.6.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent.

Datatype: "Max35Text" on page 308

2.4.2.18.6.5 DeliverTo <DlvrTo>

Presence: [0..1]

Definition: Party to whom the debtor's agent needs to send the cheque.

DeliverTo <DlvrTo> contains the following **NameAndAddress10** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		45
	Address *<Adr>*	[1..1]	±		45

2.4.2.18.6.5.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that identity.

Datatype: "Max140Text" on page 306

2.4.2.18.6.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress6" on page 264 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		265
	Department <Dept>	[0..1]	Text		265
	SubDepartment <SubDept>	[0..1]	Text		265
	StreetName <StrtNm>	[0..1]	Text		265
	BuildingNumber <BldgNb>	[0..1]	Text		266
	PostCode <PstCd>	[0..1]	Text		266
	TownName <TwnNm>	[0..1]	Text		266
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		266
	Country <Ctry>	[0..1]	CodeSet		266
	AddressLine <AdrLine>	[0..7]	Text		266

2.4.2.18.6.6 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.

Datatype: "Priority2Code" on page 298

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

2.4.2.18.6.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

Definition: Date when the draft becomes payable and the debtor's account is debited.

Datatype: "ISODate" on page 302

2.4.2.18.6.8 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.

Datatype: "Max35Text" on page 308

2.4.2.18.6.9 MemoField <MemoFld>

Presence: [0..2]

Definition: Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.

Datatype: "Max35Text" on page 308

2.4.2.18.6.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

Definition: Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.

Datatype: "Max35Text" on page 308

2.4.2.18.6.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 308

2.4.2.18.6.12 Signature <Sgntr>

Presence: [0..5]

Definition: Signature to be used by the cheque servicer on a specific cheque to be printed.

Datatype: "Max70Text" on page 308

2.4.2.18.7 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		255
	PostalAddress <*PstlAdr*>	[0..1]	±		255
	Identification <*Id*>	[0..1]			255
{Or	OrganisationIdentification <*OrgId*>	[1..1]			256
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		257
	Other <*Othr*>	[0..*]			257
	Identification <*Id*>	[1..1]	Text		257
	SchemeName <*SchmeNm*>	[0..1]			257
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		258
	Issuer <*Issr*>	[0..1]	Text		258
Or}	PrivateIdentification <*PrvtId*>	[1..1]			258
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			259
	BirthDate <*BirthDt*>	[1..1]	Date		259
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		259
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		259
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		259
	Other <*Othr*>	[0..*]			259
	Identification <*Id*>	[1..1]	Text		260
	SchemeName <*SchmeNm*>	[0..1]			260
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Issuer <*Issr*>	[0..1]	Text		260
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		260
	ContactDetails <*CtctDtls*>	[0..1]			261
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		261
	Name <*Nm*>	[0..1]	Text		261
	PhoneNumber <*PhneNb*>	[0..1]	Text		261
	MobileNumber <*MobNb*>	[0..1]	Text		261
	FaxNumber <*FaxNb*>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

2.4.2.18.8 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			197
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201
	BranchIdentification *<BrnchId>*	[0..1]	±		201

2.4.2.18.9 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

2.4.2.18.10 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

2.4.2.18.11 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

2.4.2.18.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

2.4.2.18.13 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

2.4.2.18.14 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

2.4.2.18.15 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

2.4.2.18.16 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262
	EmailAddress <EmailAdr>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Other *<Othr>*	[0..1]	Text		262

2.4.2.18.17 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

2.4.2.18.18 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		255
	PostalAddress <*PstlAdr*>	[0..1]	±		255
	Identification <*Id*>	[0..1]			255
{Or	OrganisationIdentification <*OrgId*>	[1..1]			256
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		257
	Other <*Othr*>	[0..*]			257
	Identification <*Id*>	[1..1]	Text		257
	SchemeName <*SchmeNm*>	[0..1]			257
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		258
	Issuer <*Issr*>	[0..1]	Text		258
Or}	PrivateIdentification <*PrvtId*>	[1..1]			258
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			259
	BirthDate <*BirthDt*>	[1..1]	Date		259
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		259
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		259
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		259
	Other <*Othr*>	[0..*]			259
	Identification <*Id*>	[1..1]	Text		260
	SchemeName <*SchmeNm*>	[0..1]			260
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Issuer <*Issr*>	[0..1]	Text		260
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		260
	ContactDetails <*CtctDtls*>	[0..1]			261
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		261
	Name <*Nm*>	[0..1]	Text		261
	PhoneNumber <*PhneNb*>	[0..1]	Text		261
	MobileNumber <*MobNb*>	[0..1]	Text		261
	FaxNumber <*FaxNb*>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

2.4.2.18.19 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following **InstructionForCreditor-Agent1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		57
	InstructionInformation *<InstrInf>*	[0..1]	Text		57

2.4.2.18.19.1 Code <Cd>

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.

Datatype: "Instruction3Code" on page 297

CodeName	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.

2.4.2.18.19.2 InstructionInformation <InstrInf>

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

Datatype: "Max140Text" on page 306

2.4.2.18.20 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

Datatype: "Max140Text" on page 306

2.4.2.18.21 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following **Purpose2Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		58
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		58

2.4.2.18.21.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPurpose1Code" on page 295

2.4.2.18.21.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 308

2.4.2.18.22 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 266 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		267
	Authority <Authrty>	[0..1]			267
	Name <Nm>	[0..1]	Text		267
	Country <Ctry>	[0..1]	CodeSet		268
	Details <Dtls>	[0..*]			268
	Type <Tp>	[0..1]	Text		268
	Date <Dt>	[0..1]	Date		268
	Country <Ctry>	[0..1]	CodeSet		268
	Code <Cd>	[0..1]	Text		268
	Amount <Amt>	[0..1]	Amount		269
	Information <Inf>	[0..*]	Text		269

2.4.2.18.23 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax **<Tax>** contains the following elements (see "TaxInformation3" on page 276 for details)

Or	MessageElement**<XML Tag>**	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]			278
	TaxIdentification *<TaxId>*	[0..1]	Text		278
	RegistrationIdentification *<RegnId>*	[0..1]	Text		278
	TaxType *<TaxTp>*	[0..1]	Text		278
	Debtor *<Dbtr>*	[0..1]			278
	TaxIdentification *<TaxId>*	[0..1]	Text		279
	RegistrationIdentification *<RegnId>*	[0..1]	Text		279
	TaxType *<TaxTp>*	[0..1]	Text		279
	Authorisation *<Authstn>*	[0..1]			279
	Title *<Titl>*	[0..1]	Text		279
	Name *<Nm>*	[0..1]	Text		280
	AdministrationZone *<AdmstnZn>*	[0..1]	Text		280
	ReferenceNumber *<RefNb>*	[0..1]	Text		280
	Method *<Mtd>*	[0..1]	Text		280
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount		280
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount		280
	Date *<Dt>*	[0..1]	Date		280
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		280
	Record *<Rcrd>*	[0..*]			280
	Type *<Tp>*	[0..1]	Text		281
	Category *<Ctgy>*	[0..1]	Text		281
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		282
	DebtorStatus *<DbtrSts>*	[0..1]	Text		282
	CertificateIdentification *<CertId>*	[0..1]	Text		282
	FormsCode *<FrmsCd>*	[0..1]	Text		282
	Period *<Prd>*	[0..1]			282
	Year *<Yr>*	[0..1]	Date		282
	Type *<Tp>*	[0..1]	CodeSet		282
	FromToDate *<FrToDt>*	[0..1]	±		283
	TaxAmount *<TaxAmt>*	[0..1]			284
	Rate *<Rate>*	[0..1]	Rate		284

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		284
	TotalAmount <TtlAmt>	[0..1]	Amount		284
	Details <Dtls>	[0..*]			284
	Period <Prd>	[0..1]			285
	Year <Yr>	[0..1]	Date		285
	Type <Tp>	[0..1]	CodeSet		285
	FromToDate <FrToDt>	[0..1]	±		286
	Amount <Amt>	[1..1]	Amount		286
	AdditionalInformation <AddtlInf>	[0..1]	Text		286

2.4.2.18.24 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

RelatedRemittanceInformation <RltdRmtInf> contains the following elements (see "RemittanceLocation2" on page 235 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		235
	RemittanceLocationMethod <RmtLctnMtd>	[0..1]	CodeSet		235
	RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>	[0..1]	Text		236
	RemittanceLocationPostalAddress <RmtLctnPstlAdr>	[0..1]			236
	Name <Nm>	[1..1]	Text		236
	Address <Adr>	[1..1]	±		236

2.4.2.18.25 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation7" on page 237 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		239
	Structured <Strd>	[0..*]			239
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			241
	Type <Tp>	[0..1]			241
	CodeOrProprietary <CdOrPrtry>	[1..1]			241
{Or	Code <Cd>	[1..1]	CodeSet		242
Or}	Proprietary <Prtry>	[1..1]	Text		243
	Issuer <Issr>	[0..1]	Text		243
	Number <Nb>	[0..1]	Text		243
	RelatedDate <RltdDt>	[0..1]	Date		243
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]			243
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount		244
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			244
	Type <Tp>	[0..1]			245
{Or	Code <Cd>	[1..1]	CodeSet		245
Or}	Proprietary <Prtry>	[1..1]	Text		245
	Amount <Amt>	[1..1]	Amount		245
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount		245
	TaxAmount <TaxAmt>	[0..*]			245
	Type <Tp>	[0..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		246
	Amount <Amt>	[1..1]	Amount		246
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			246
	Amount <Amt>	[1..1]	Amount		247
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		247
	Reason <Rsn>	[0..1]	Text		247
	AdditionalInformation <AddtlInf>	[0..1]	Text		247
	RemittedAmount <RmtdAmt>	[0..1]	Amount		247
	CreditorReferenceInformation <CdtrRefInf>	[0..1]			247

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			248
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			248
{Or	Code *<Cd>*	[1..1]	CodeSet		248
Or}	Proprietary *<Prtry>*	[1..1]	Text		249
	Issuer *<Issr>*	[0..1]	Text		249
	Reference *<Ref>*	[0..1]	Text		249
	Invoicer *<Invcr>*	[0..1]	±		249
	Invoicee *<Invcee>*	[0..1]	±		251
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		253

2.4.2.18.26 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 234 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		234
	Envelope *<Envlp>*	[1..1]			234
	Contents *<Cnts>*	[1..1]	(User Defined)		234

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.

2.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 234 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		234
	Envelope <Envlp>	[1..1]			234
	Contents <Cnts>	[1..1]	(User Defined)		234

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.002.001.05 CustomerPaymentStatusReportV05

3.1   MessageDefinition Functionality

Scope

The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.

Usage

The CustomerPaymentStatusReport message is exchanged between an agent and a non-financial institution customer to provide status information on instructions previously sent. Its usage will always be governed by a bilateral agreement between the agent and the non-financial institution customer.

The CustomerPaymentStatusReport message can be used to provide information about the status (e.g. rejection, acceptance) of the initiation of a credit transfer, a direct debit, as well as on the initiation of other customer instructions.

The CustomerPaymentStatusReport message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.

The CustomerPaymentStatusReport message can be used in domestic and cross-border scenarios.

Outline

The CustomerPaymentStatusReportV05 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformationAndStatus

Original group information concerning the group of transactions, to which the status report message refers to.

C. OriginalPaymentInformationAndStatus

Information concerning the original payment information, to which the status report message refers.

D. SupplementaryData

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

3.2   Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrPmtStsRpt>	[1..1]		C8, C9, C10, C11, C26	
	GroupHeader <*GrpHdr*>	[1..1]			71
	MessageIdentification <*MsgId*>	[1..1]	Text		71
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		72
	InitiatingParty <*InitgPty*>	[0..1]	±		72
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		74
	DebtorAgent <*DbtrAgt*>	[0..1]	±		74
	CreditorAgent <*CdtrAgt*>	[0..1]	±		75
	OriginalGroupInformationAndStatus <*OrgnlGrpInfAndSts*>	[1..1]		C24, C15	76
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		77
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		78
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		78
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		78
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		78
	GroupStatus <*GrpSts*>	[0..1]	CodeSet		78
	StatusReasonInformation <*StsRsnInf*>	[0..*]		C25	79
	Originator <*Orgtr*>	[0..1]	±		79
	Reason <*Rsn*>	[0..1]			82
{Or	**Code** <*Cd*>	[1..1]	CodeSet		82
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		82
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		82
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]			82
	DetailedNumberOfTransactions <*DtldNbOfTxs*>	[1..1]	Text		83
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		83
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		84
	OriginalPaymentInformationAndStatus <*OrgnlPmtInfAndSts*>	[0..*]		C16, C17, C18, C19	84

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		86
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		87
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		87
	PaymentInformationStatus <*PmtInfSts*>	[0..1]	CodeSet		87
	StatusReasonInformation <*StsRsnInf*>	[0..*]		C25	88
	Originator <*Orgtr*>	[0..1]	±		88
	Reason <*Rsn*>	[0..1]			90
{Or	**Code** <*Cd*>	[1..1]	CodeSet		90
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		90
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		90
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]			90
	DetailedNumberOfTransactions <*DtldNbOfTxs*>	[1..1]	Text		91
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		91
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		92
	TransactionInformationAndStatus <*TxInfAndSts*>	[0..*]			92
	StatusIdentification <*StsId*>	[0..1]	Text		92
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		93
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		93
	TransactionStatus <*TxSts*>	[0..1]	CodeSet		93
	StatusReasonInformation <*StsRsnInf*>	[0..*]		C25	93
	Originator <*Orgtr*>	[0..1]	±		94
	Reason <*Rsn*>	[0..1]			96
{Or	**Code** <*Cd*>	[1..1]	CodeSet		96
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		96
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		96
	ChargesInformation <*ChrgsInf*>	[0..*]	±		96
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		97
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		97
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		97
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		97
	SupplementaryData <*SplmtryData*>	[0..*]	±	C27	99

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SupplementaryData <*SplmtryData*>	[0..*]	±	C27	100

3.3   Constraints

C1   **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. (Algorithm)

C2   **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed. (CrossElementComplexRule)

C3   **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendementInformationDetails must be present. (CrossElementComplexRule)

C4   **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C5   **BICFI**

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C6   **Country**

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

C7   **CurrencyAmount**

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

Note: The decimal separator is a dot. (Algorithm)

C8   **GroupStatusAcceptedRule**

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then OriginalPaymentInformationAndStatus/PaymentInformationStatus must be different from RJCT. (CrossElementComplexRule)

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
  And    /OriginalGroupInformationAndStatus/GroupStatus is within DataType
```

```
<<Code>> PartialGroupStatus1Code
 And    /OriginalPaymentInformationAndStatus[1]/PaymentInformationStatus is
present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
different from value 'Rejected'
```

This constraint is defined at the MessageDefinition level.

C9   GroupStatusPendingRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to PDNG, then OriginalPaymentInformationAndStatus/PaymentInformationStatus must be different from RJCT. (CrossElementComplexRule)

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is equal to value 'Pen-
ding'
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
different from value 'Rejected'
```

This constraint is defined at the MessageDefinition level.

C10   GroupStatusReceivedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD, then OriginalPaymentInformationAndStatus/PaymentInformationStatus is not allowed. (CrossElementComplexRule)

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is equal to value 'Re-
ceived'
 And    /OriginalPaymentInformationAndStatus[1] is present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
absent
```

This constraint is defined at the MessageDefinition level.

C11   GroupStatusRejectedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT, then OriginalPaymentInformationAndStatus/PaymentInformationStatus, if present, must be equal to RJCT. (CrossElementComplexRule)

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is equal to value 'Re-
jected'
 And    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is
present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must not
be within DataType <<Code>> PartialGroupStatus2Code
```

This constraint is defined at the MessageDefinition level.

C12   IBAN

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

C13 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present. (CrossElementComplexRule)

C14 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present. (CrossElementComplexRule)

C15 NumberOfTransactionPerStatusGuideline

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

C16 PaymentInformationStatusAcceptedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT. (CrossElementComplexRule)

C17 PaymentInformationStatusPendingRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to PDNG, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT. (CrossElementComplexRule)

C18 PaymentInformationStatusReceivedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RCVD, then TransactionInformationAndStatus/TransactionStatus is not allowed. (CrossElementComplexRule)

C19 PaymentInformationStatusRejectedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT, then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT. (CrossElementComplexRule)

C20 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed. (CrossElementComplexRule)

C21 SettlementMethodClearingRule

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

C22 SettlementMethodCoverAgentRule

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

C23 SettlementMethodCoverRule

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

C24 StatusReasonInformationRule

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

C25 **StatusReasonRule**

If Reason/Code is equal to NARR, then AddititionalInformation must be present. (CrossElementComplexRule)

C26 **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.

C27 **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.

C28 **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present. (CrossElementComplexRule)

C29 **ThirdReimbursementAgentRule**

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

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 **GroupHeader52** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		71
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		72
	InitiatingParty *<InitgPty>*	[0..1]	±		72
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		74
	DebtorAgent *<DbtrAgt>*	[0..1]	±		74
	CreditorAgent *<CdtrAgt>*	[0..1]	±		75

3.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.

Datatype: "Max35Text" on page 308

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the message was created.

Datatype: "ISODateTime" on page 302

3.4.1.3 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the status message.

InitiatingParty <InitgPty> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		255
	PostalAddress <*PstlAdr*>	[0..1]	±		255
	Identification <*Id*>	[0..1]			255
{Or	OrganisationIdentification <*OrgId*>	[1..1]			256
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		257
	Other <*Othr*>	[0..*]			257
	Identification <*Id*>	[1..1]	Text		257
	SchemeName <*SchmeNm*>	[0..1]			257
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		258
	Issuer <*Issr*>	[0..1]	Text		258
Or}	PrivateIdentification <*PrvtId*>	[1..1]			258
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			259
	BirthDate <*BirthDt*>	[1..1]	Date		259
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		259
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		259
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		259
	Other <*Othr*>	[0..*]			259
	Identification <*Id*>	[1..1]	Text		260
	SchemeName <*SchmeNm*>	[0..1]			260
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Issuer <*Issr*>	[0..1]	Text		260
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		260
	ContactDetails <*CtctDtls*>	[0..1]			261
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		261
	Name <*Nm*>	[0..1]	Text		261
	PhoneNumber <*PhneNb*>	[0..1]	Text		261
	MobileNumber <*MobNb*>	[0..1]	Text		261
	FaxNumber <*FaxNb*>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

3.4.1.4 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			197
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201
	BranchIdentification *<BrnchId>*	[0..1]	±		201

3.4.1.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

3.4.1.6 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			197
	BICFI <*BICFI*>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]			198
	ClearingSystemIdentification <*ClrSysId*>	[0..1]			199
{Or	Code <*Cd*>	[1..1]	CodeSet		199
Or}	Proprietary <*Prtry*>	[1..1]	Text		199
	MemberIdentification <*MmbId*>	[1..1]	Text		199
	Name <*Nm*>	[0..1]	Text		199
	PostalAddress <*PstlAdr*>	[0..1]	±		199
	Other <*Othr*>	[0..1]			200
	Identification <*Id*>	[1..1]	Text		200
	SchemeName <*SchmeNm*>	[0..1]			200
{Or	Code <*Cd*>	[1..1]	CodeSet		201
Or}	Proprietary <*Prtry*>	[1..1]	Text		201
	Issuer <*Issr*>	[0..1]	Text		201
	BranchIdentification <*BrnchId*>	[0..1]	±		201

3.4.2 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

Presence: [1..1]

Definition: Original group information concerning the group of transactions, to which the status report message refers to.

Impacted by: C24 "StatusReasonInformationRule", C15 "NumberOfTransactionPerStatusGuideline"

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following **OriginalGroupHeader1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		77
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		78
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		78
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		78
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		78
	GroupStatus *<GrpSts>*	[0..1]	CodeSet		78
	StatusReasonInformation *<StsRsnInf>*	[0..*]		C25	79
	Originator *<Orgtr>*	[0..1]	±		79
	Reason *<Rsn>*	[0..1]			82
{Or	**Code** *<Cd>*	[1..1]	CodeSet		82
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		82
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		82
	NumberOfTransactionsPerStatus *<NbOfTxsPerSts>*	[0..*]			82
	DetailedNumberOfTransactions *<DtldNbOfTxs>*	[1..1]	Text		83
	DetailedStatus *<DtldSts>*	[1..1]	CodeSet		83
	DetailedControlSum *<DtldCtrlSum>*	[0..1]	Quantity		84

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 <OrgnlMsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.

Datatype: "Max35Text" on page 308

3.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers.

Datatype: "Max35Text" on page 308

3.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

Definition: Date and time at which the original message was created.

Datatype: "ISODateTime" on page 302

3.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions contained in the original message.

Datatype: "Max15NumericText" on page 307

3.4.2.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the original message, irrespective of currencies.

Datatype: "DecimalNumber" on page 305

3.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "TransactionGroupStatus3Code" on page 301

CodeName	Name	Definition
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and se-mantical validation are successful.
RCVD	Received	Payment initiation has been received by the receiving agent.
PART	PartiallyAccepted	A number of transactions have been ac-cepted, whereas another number of transactions have not yet achieved 'ac-cepted' status.
RJCT	Rejected	Payment initiation or individual transac-tion included in the payment initiation has been rejected.
PDNG	Pending	Payment initiation or individual transac-tion included in the payment initiation is pending. Further checks and status up-date will be performed.

CodeName	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.

3.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C25 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following **StatusReasonInformation9** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		79
	Reason <*Rsn*>	[0..1]			82
{Or	**Code** <*Cd*>	[1..1]	CodeSet		82
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		82
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		82

Constraints

• **StatusReasonRule**

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

```
On Condition
    /Reason/Code is equal to value 'Narrative'
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

3.4.2.7.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

3.4.2.7.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Reason <Rsn> contains one of the following **StatusReason6Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		82
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		82

3.4.2.7.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the status, as published in an external reason code list.

Datatype: "ExternalStatusReason1Code" on page 296

3.4.2.7.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 308

3.4.2.7.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 306

3.4.2.8 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..*]

Definition: Detailed information on the number of transactions for each identical transaction status.

NumberOfTransactionsPerStatus <NbOfTxsPerSts> contains the following **NumberOfTransactionsPerStatus3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions *<DtldNbOfTxs>*	[1..1]	Text		83
	DetailedStatus *<DtldSts>*	[1..1]	CodeSet		83
	DetailedControlSum *<DtldCtrlSum>*	[0..1]	Quantity		84

3.4.2.8.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message, detailed per status.

Datatype: "Max15NumericText" on page 307

3.4.2.8.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "TransactionIndividualStatus3Code" on page 301

CodeName	Name	Definition
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.

3.4.2.8.3 DetailedControlSum <DtldCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 305

3.4.3 OriginalPaymentInformationAndStatus <OrgnlPmtIn-fAndSts>

Presence: [0..*]

Definition: Information concerning the original payment information, to which the status report message refers.

Impacted by: C16 "PaymentInformationStatusAcceptedRule", C17 "PaymentInformationStatusPending-Rule", C18 "PaymentInformationStatusReceivedRule", C19 "PaymentInformationStatusRejectedRule"

OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts> contains the following **OriginalPaymentInstruction6** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		86
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		87
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		87
	PaymentInformationStatus <*PmtInfSts*>	[0..1]	CodeSet		87
	StatusReasonInformation <*StsRsnInf*>	[0..*]		C25	88
	Originator <*Orgtr*>	[0..1]	±		88
	Reason <*Rsn*>	[0..1]			90
{Or	**Code** <*Cd*>	[1..1]	CodeSet		90
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		90
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		90
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]			90
	DetailedNumberOfTransactions <*DtldNbOfTxs*>	[1..1]	Text		91
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		91
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		92
	TransactionInformationAndStatus <*TxInfAndSts*>	[0..*]			92
	StatusIdentification <*StsId*>	[0..1]	Text		92
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		93
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		93
	TransactionStatus <*TxSts*>	[0..1]	CodeSet		93
	StatusReasonInformation <*StsRsnInf*>	[0..*]		C25	93
	Originator <*Orgtr*>	[0..1]	±		94
	Reason <*Rsn*>	[0..1]			96
{Or	**Code** <*Cd*>	[1..1]	CodeSet		96
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		96
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		96
	ChargesInformation <*ChrgsInf*>	[0..*]	±		96
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		97
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		97
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		97
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		97

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SupplementaryData *<SplmtryData>*	[0..*]	±	C27	99

Constraints

- **PaymentInformationStatusAcceptedRule**

  If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

```
On Condition
    /PaymentInformationStatus is present
 And    /PaymentInformationStatus is within DataType <<Code>> ValidationGroupSta-
tus1Code
 And    /TransactionInformationAndStatus[1]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be different from
value 'Rejected'
```

- **PaymentInformationStatusPendingRule**

  If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to PDNG, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

```
On Condition
    /PaymentInformationStatus is present
 And    /PaymentInformationStatus is equal to value 'Pending'
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be different from
value 'Rejected'
```

- **PaymentInformationStatusReceivedRule**

  If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RCVD, then TransactionInformationAndStatus/TransactionStatus is not allowed.

```
On Condition
    /PaymentInformationStatus is present
 And    /PaymentInformationStatus is equal to value 'Received'
 And    /TransactionInformationAndStatus[1] is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be absent
```

- **PaymentInformationStatusRejectedRule**

  If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT, then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT.

```
On Condition
    /PaymentInformationStatus is present
 And    /PaymentInformationStatus is equal to value 'Rejected'
 And    /TransactionInformationAndStatus[1]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within Data-
Type <<Code>> ValidationGroupStatus2Code
```

3.4.3.1 OriginalPaymentInformationIdentification <OrgnlPmtInfId>

Presence: [1..1]

Definition: Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.

Datatype: "Max35Text" on page 308

3.4.3.2 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions contained in the original payment information group.

Datatype: "Max15NumericText" on page 307

3.4.3.3 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the original payment information group, irrespective of currencies.

Datatype: "DecimalNumber" on page 305

3.4.3.4 PaymentInformationStatus <PmtInfSts>

Presence: [0..1]

Definition: Specifies the status of the payment information group.

Datatype: "TransactionGroupStatus3Code" on page 301

CodeName	Name	Definition
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
RCVD	Received	Payment initiation has been received by the receiving agent.
PART	PartiallyAccepted	A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial in-

CodeName	Name	Definition
		formation. It can only be used after bilateral agreement
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.

3.4.3.5 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C25 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following **StatusReasonInformation9** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		88
	Reason *<Rsn>*	[0..1]			90
{Or	**Code** *<Cd>*	[1..1]	CodeSet		90
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		90
	AdditionalInformation *<Addtllnf>*	[0..*]	Text		90

Constraints

- **StatusReasonRule**

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

```
On Condition
    /Reason/Code is equal to value 'Narrative'
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

3.4.3.5.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

3.4.3.5.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Reason <Rsn> contains one of the following **StatusReason6Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		90
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		90

3.4.3.5.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the status, as published in an external reason code list.

Datatype: "ExternalStatusReason1Code" on page 296

3.4.3.5.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 308

3.4.3.5.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 306

3.4.3.6 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..*]

Definition: Detailed information on the number of transactions for each identical transaction status.

NumberOfTransactionsPerStatus <NbOfTxsPerSts> contains the following **NumberOfTransactionsPerStatus3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <*DtldNbOfTxs*>	[1..1]	Text		91
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		91
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		92

3.4.3.6.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message, detailed per status.

Datatype: "Max15NumericText" on page 307

3.4.3.6.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "TransactionIndividualStatus3Code" on page 301

CodeName	Name	Definition
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.

3.4.3.6.3 DetailedControlSum <DtldCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 305

3.4.3.7 TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..*]

Definition: Provides information on the original transactions to which the status report message refers.

TransactionInformationAndStatus <TxInfAndSts> contains the following **PaymentTransaction46** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	StatusIdentification <*StsId*>	[0..1]	Text		92
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		93
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		93
	TransactionStatus <*TxSts*>	[0..1]	CodeSet		93
	StatusReasonInformation <*StsRsnInf*>	[0..*]		C25	93
	Originator <*Orgtr*>	[0..1]	±		94
	Reason <*Rsn*>	[0..1]			96
{Or	**Code** <*Cd*>	[1..1]	CodeSet		96
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		96
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		96
	ChargesInformation <*ChrgsInf*>	[0..*]	±		96
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		97
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		97
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		97
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		97
	SupplementaryData <*SplmtryData*>	[0..*]	±	C27	99

3.4.3.7.1 StatusIdentification <StsId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status.

Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on.

Datatype: "Max35Text" on page 308

3.4.3.7.2 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.

Datatype: "Max35Text" on page 308

3.4.3.7.3 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "Max35Text" on page 308

3.4.3.7.4 TransactionStatus <TxSts>

Presence: [0..1]

Definition: Specifies the status of a transaction, in a coded form.

Datatype: "TransactionIndividualStatus3Code" on page 301

CodeName	Name	Definition
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.

3.4.3.7.5 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C25 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following **StatusReasonInformation9** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		94
	Reason *<Rsn>*	[0..1]			96
{Or	**Code** *<Cd>*	[1..1]	CodeSet		96
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		96
	AdditionalInformation *<Addtllnf>*	[0..*]	Text		96

Constraints

- **StatusReasonRule**

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

```
On Condition
    /Reason/Code is equal to value 'Narrative'
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

3.4.3.7.5.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	EmailAddress <EmailAdr>	[0..1]	Text		262
	Other <Othr>	[0..1]	Text		262

3.4.3.7.5.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Reason <Rsn> contains one of the following **StatusReason6Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	**Code** <Cd>	[1..1]	CodeSet		96
Or}	**Proprietary** <Prtry>	[1..1]	Text		96

3.4.3.7.5.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the status, as published in an external reason code list.

Datatype: "ExternalStatusReason1Code" on page 296

3.4.3.7.5.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 308

3.4.3.7.5.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 306

3.4.3.7.6 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges related to the processing of the rejection of the instruction.

Usage: This is passed on for information purposes only. Settlement of the charges will be done separately.

ChargesInformation <ChrgsInf> contains the following elements (see <u>"Charges2" on page 195</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount		195
	Agent *<Agt>*	[1..1]	±		195

3.4.3.7.7 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.

Datatype: <u>"ISODateTime" on page 302</u>

3.4.3.7.8 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.

Datatype: <u>"Max35Text" on page 308</u>

3.4.3.7.9 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

Definition: Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.

Datatype: <u>"Max35Text" on page 308</u>

3.4.3.7.10 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see "OriginalTransactionReference16" on page 202 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount		204
	Amount <Amt>	[0..1]			204
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount		205
Or}	EquivalentAmount <EqvtAmt>	[1..1]			205
	Amount <Amt>	[1..1]	Amount		205
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet		205
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		205
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		206
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	Date		206
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		206
	SettlementInformation <SttlmInf>	[0..1]	±		208
	PaymentTypeInformation <PmtTpInf>	[0..1]			208
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		209
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		209
	ServiceLevel <SvcLvl>	[0..1]			210
{Or	Code <Cd>	[1..1]	CodeSet		210
Or}	Proprietary <Prtry>	[1..1]	Text		210
	LocalInstrument <LclInstrm>	[0..1]			210
{Or	Code <Cd>	[1..1]	CodeSet		210
Or}	Proprietary <Prtry>	[1..1]	Text		210
	SequenceType <SeqTp>	[0..1]	CodeSet		211
	CategoryPurpose <CtgyPurp>	[0..1]			211
{Or	Code <Cd>	[1..1]	CodeSet		211
Or}	Proprietary <Prtry>	[1..1]	Text		211
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		211
	MandateRelatedInformation <MndtRltdInf>	[0..1]			212
	MandateIdentification <MndtId>	[0..1]	Text		213
	DateOfSignature <DtOfSgntr>	[0..1]	Date		213
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		213
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			214

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		214
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		214
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		216
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±		216
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		217
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±		219
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		219
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±		220
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		220
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	CodeSet		221
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		221
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		221
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		221
	Frequency *<Frqcy>*	[0..1]	CodeSet		221
	RemittanceInformation *<RmtInf>*	[0..1]	±		222
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		224
	Debtor *<Dbtr>*	[0..1]	±		226
	DebtorAccount *<DbtrAcct>*	[0..1]	±		228
	DebtorAgent *<DbtrAgt>*	[0..1]	±		228
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±		229
	CreditorAgent *<CdtrAgt>*	[0..1]	±		229
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		230
	Creditor *<Cdtr>*	[0..1]	±		230
	CreditorAccount *<CdtrAcct>*	[0..1]	±		232
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		232

3.4.3.7.11 SupplementaryData *<SplmtryData>*

Presence: [0..*]

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

Impacted by: C27 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 234 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		234
	Envelope *<Envlp>*	[1..1]			234
	Contents *<Cnts>*	[1..1]	(User Defined)		234

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.

3.4.4   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C27 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 234 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		234
	Envelope *<Envlp>*	[1..1]			234
	Contents *<Cnts>*	[1..1]	(User Defined)		234

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.

4 pain.007.001.04 CustomerPaymentReversalV04

4.1 MessageDefinition Functionality

Scope

The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.

Usage

The CustomerPaymentReversal message is exchanged between a non-financial institution customer and an agent to reverse a CustomerDirectDebitInitiation message that has been settled. The result will be a credit on the debtor account.

The CustomerPaymentReversal message refers to the original CustomerDirectDebitInitiation message by means of references only or by means of references and a set of elements from the original instruction.

The CustomerPaymentReversal message can be used in domestic and cross-border scenarios.

Outline

The CustomerPaymentReversalV04 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. OriginalPaymentInformationAndReversal

Information concerning the original payment information, to which the reversal message refers.

D. SupplementaryData

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

4.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrPmtRvsl>	[1..1]		C10, C11, C12, C13, C24	
	GroupHeader <*GrpHdr*>	[1..1]		C6, C9	106
	MessageIdentification <*MsgId*>	[1..1]	Text		107
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		107
	Authorisation <*Authstn*>	[0..2]			108
{Or	**Code** <*Cd*>	[1..1]	CodeSet		108
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		108
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		108
	ControlSum <*CtrlSum*>	[0..1]	Quantity		109
	GroupReversal <*GrpRvsl*>	[0..1]	Indicator		109
	InitiatingParty <*InitgPty*>	[0..1]	±		109
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		111
	DebtorAgent <*DbtrAgt*>	[0..1]	±		111
	CreditorAgent <*CdtrAgt*>	[0..1]	±		112
	OriginalGroupInformation <*OrgnlGrpInf*>	[1..1]			113
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		114
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		114
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		114
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]			114
	Originator <*Orgtr*>	[0..1]	±		115
	Reason <*Rsn*>	[0..1]			117
{Or	**Code** <*Cd*>	[1..1]	CodeSet		117
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		117
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		117
	OriginalPaymentInformationAndReversal <*OrgnlPmtInfAndRvsl*>	[0..*]		C17, C18, C19	117
	ReversalPaymentInformationIdentification <*RvslPmtInfId*>	[0..1]	Text		119
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		119

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		119
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		119
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		120
	PaymentInformationReversal <*PmtInfRvsl*>	[0..1]	Indicator		120
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]			120
	Originator <*Orgtr*>	[0..1]	±		120
	Reason <*Rsn*>	[0..1]			122
{Or	**Code** <*Cd*>	[1..1]	CodeSet		122
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		122
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		122
	TransactionInformation <*TxInf*>	[0..*]			122
	ReversalIdentification <*RvslId*>	[0..1]	Text		123
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		123
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		123
	OriginalInstructedAmount <*OrgnlInstdAmt*>	[0..1]	Amount	C1, C8	124
	ReversedInstructedAmount <*RvsdInstdAmt*>	[0..1]	Amount	C1, C8	124
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		124
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]			125
	Originator <*Orgtr*>	[0..1]	±		125
	Reason <*Rsn*>	[0..1]			127
{Or	**Code** <*Cd*>	[1..1]	CodeSet		127
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		127
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		127
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		127
	SupplementaryData <*SplmtryData*>	[0..*]	±	C25	129
	SupplementaryData <*SplmtryData*>	[0..*]	±	C25	130

4.3   Constraints

C1   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. (Algorithm)

C2   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed. (CrossElementComplexRule)

C3   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present. (CrossElementComplexRule)

C4   AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C5   BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C6   ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed. (CrossElementComplexRule)

C7   Country

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

C8   CurrencyAmount

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

Note: The decimal separator is a dot. (Algorithm)

C9   GroupReversalAndNumberOfTransactionsGuideline

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

C10   GroupReversalAndNumberOfTransactionsRule

If GroupHeader/GroupReversal is false, then NumberOfTransactions must equal the number of occurrences of TransactionInformation. (CrossElementComplexRule)

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'true'
Following Must be True
    /OriginalPaymentInformationAndReversal[*] Must be absent
```

This constraint is defined at the MessageDefinition level.

C11   GroupReversalAndPaymentInformationNotPresentRule

If GroupHeader/GroupReversal is true, then OriginalPaymentInformationAndReversal is not allowed. (CrossElementComplexRule)

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'true'
Following Must be True
    /OriginalPaymentInformationAndReversal[*] Must be absent
```

This constraint is defined at the MessageDefinition level.

C12   GroupReversalAndPaymentInformationPresentRule

If GroupHeader/GroupReversal is false, then at least one occurrence of OriginalPaymentInformationAndReversal must be present. (CrossElementComplexRule)

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'false'
Following Must be True
    /OriginalPaymentInformationAndReversal[1] Must be present
```

This constraint is defined at the MessageDefinition level.

C13   GroupReversalAndReasonRule

If GroupHeader/GroupReversal is true, then OriginalGroupInformation/ReversalReasonInformation/ReversalReason must present. (CrossElementComplexRule)

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'true'
Following Must be True
    /OriginalGroupInformation/ReversalReasonInformation[*]/Reason Must be
present
```

This constraint is defined at the MessageDefinition level.

C14   IBAN

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

C15   InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present. (CrossElementComplexRule)

C16   InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present. (CrossElementComplexRule)

C17   PaymentInformationReversalAndReasonRule

If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must present. (CrossElementComplexRule)

C18   PaymentInformationReversalAndTransactionInformationNotPresentRule

If PaymentInformationReversal is true, then TransactionInformation is not allowed. (CrossElementComplexRule)

C19   PaymentInformationReversalAndTransactionInformationPresentRule

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

C20   SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed. (CrossElementComplexRule)

C21   SettlementMethodClearingRule

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

C22   SettlementMethodCoverAgentRule

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

C23   SettlementMethodCoverRule

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

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. (CrossElementComplexRule)

C27   ThirdReimbursementAgentRule

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

4.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C6 "ControlSumAndGroupReversalRule", C9 "GroupReversalAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following **GroupHeader56** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		107
	CreationDateTime <CreDtTm>	[1..1]	DateTime		107
	Authorisation <Authstn>	[0..2]			108
{Or	**Code** <Cd>	[1..1]	CodeSet		108
Or}	**Proprietary** <Prtry>	[1..1]	Text		108
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		108
	ControlSum <CtrlSum>	[0..1]	Quantity		109
	GroupReversal <GrpRvsl>	[0..1]	Indicator		109
	InitiatingParty <InitgPty>	[0..1]	±		109
	ForwardingAgent <FwdgAgt>	[0..1]	±		111
	DebtorAgent <DbtrAgt>	[0..1]	±		111
	CreditorAgent <CdtrAgt>	[0..1]	±		112

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.

4.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Datatype: "Max35Text" on page 308

4.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the message was created.

Datatype: "ISODateTime" on page 302

4.4.1.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.

The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

Authorisation <Authstn> contains one of the following **Authorisation1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		108
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		108

4.4.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 288

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

4.4.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 306

4.4.1.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 307

4.4.1.5 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the message, irrespective of currencies.

Datatype: "DecimalNumber" on page 305

4.4.1.6 GroupReversal <GrpRvsl>

Presence: [0..1]

Definition: Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 304):

- *Meaning When True:* True

- *Meaning When False:* False

4.4.1.7 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the reversal message.

Usage: This can be either the creditor or a party that initiates the reversal of the direct debit on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

4.4.1.8 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			197
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201
	BranchIdentification *<BrnchId>*	[0..1]	±		201

4.4.1.9 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			197
	BICFI <*BICFI*>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]			198
	ClearingSystemIdentification <*ClrSysId*>	[0..1]			199
{Or	Code <*Cd*>	[1..1]	CodeSet		199
Or}	Proprietary <*Prtry*>	[1..1]	Text		199
	MemberIdentification <*MmbId*>	[1..1]	Text		199
	Name <*Nm*>	[0..1]	Text		199
	PostalAddress <*PstlAdr*>	[0..1]	±		199
	Other <*Othr*>	[0..1]			200
	Identification <*Id*>	[1..1]	Text		200
	SchemeName <*SchmeNm*>	[0..1]			200
{Or	Code <*Cd*>	[1..1]	CodeSet		201
Or}	Proprietary <*Prtry*>	[1..1]	Text		201
	Issuer <*Issr*>	[0..1]	Text		201
	BranchIdentification <*BrnchId*>	[0..1]	±		201

4.4.1.10 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			197
	BICFI <*BICFI*>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]			198
	ClearingSystemIdentification <*ClrSysId*>	[0..1]			199
{Or	Code <*Cd*>	[1..1]	CodeSet		199
Or}	Proprietary <*Prtry*>	[1..1]	Text		199
	MemberIdentification <*MmbId*>	[1..1]	Text		199
	Name <*Nm*>	[0..1]	Text		199
	PostalAddress <*PstlAdr*>	[0..1]	±		199
	Other <*Othr*>	[0..1]			200
	Identification <*Id*>	[1..1]	Text		200
	SchemeName <*SchmeNm*>	[0..1]			200
{Or	Code <*Cd*>	[1..1]	CodeSet		201
Or}	Proprietary <*Prtry*>	[1..1]	Text		201
	Issuer <*Issr*>	[0..1]	Text		201
	BranchIdentification <*BrnchId*>	[0..1]	±		201

4.4.2　　　OriginalGroupInformation <OrgnlGrpInf>

Presence: [1..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		114
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		114
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		114
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]			114
	Originator <*Orgtr*>	[0..1]	±		115
	Reason <*Rsn*>	[0..1]			117
{Or	**Code** <*Cd*>	[1..1]	CodeSet		117
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		117
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		117

4.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously iden-
tify the original message.

Datatype: "Max35Text" on page 308

4.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers.

Datatype: "Max35Text" on page 308

4.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

Definition: Date and time at which the original message was created.

Datatype: "ISODateTime" on page 302

4.4.2.4 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following **PaymentReversalReason7** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		115
	Reason *<Rsn>*	[0..1]			117
{Or	**Code** *<Cd>*	[1..1]	CodeSet		117
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		117
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		117

4.4.2.4.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

4.4.2.4.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		117
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		117

4.4.2.4.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the reversal, as published in an external reason code list.

Datatype: "ExternalReversalReason1Code" on page 295

4.4.2.4.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 308

4.4.2.4.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 306

4.4.3   OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl>

Presence: [0..*]

Definition: Information concerning the original payment information, to which the reversal message refers.

Impacted by: C17 "PaymentInformationReversalAndReasonRule", C18 "PaymentInformationReversalAndTransactionInformationNotPresentRule", C19 "PaymentInformationReversalAndTransactionInformationPresentRule"

OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl> contains the following **Original-PaymentInstruction7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReversalPaymentInformationIdentification <RvslPmtInfId>	[0..1]	Text		119
	OriginalPaymentInformationIdentification <OrgnlPmtInfId>	[1..1]	Text		119
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		119
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		119
	BatchBooking <BtchBookg>	[0..1]	Indicator		120
	PaymentInformationReversal <PmtInfRvsl>	[0..1]	Indicator		120
	ReversalReasonInformation <RvslRsnInf>	[0..*]			120
	Originator <Orgtr>	[0..1]	±		120
	Reason <Rsn>	[0..1]			122
{Or	**Code** <Cd>	[1..1]	CodeSet		122
Or}	**Proprietary** <Prtry>	[1..1]	Text		122
	AdditionalInformation <AddtlInf>	[0..*]	Text		122
	TransactionInformation <TxInf>	[0..*]			122
	ReversalIdentification <RvslId>	[0..1]	Text		123
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		123
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		123
	OriginalInstructedAmount <OrgnlInstdAmt>	[0..1]	Amount	C1, C8	124
	ReversedInstructedAmount <RvsdInstdAmt>	[0..1]	Amount	C1, C8	124
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		124
	ReversalReasonInformation <RvslRsnInf>	[0..*]			125
	Originator <Orgtr>	[0..1]	±		125
	Reason <Rsn>	[0..1]			127
{Or	**Code** <Cd>	[1..1]	CodeSet		127
Or}	**Proprietary** <Prtry>	[1..1]	Text		127
	AdditionalInformation <AddtlInf>	[0..*]	Text		127
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		127
	SupplementaryData <SplmtryData>	[0..*]	±	C25	129

Constraints

- **PaymentInformationReversalAndReasonRule**

  If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must present.

  ```
  On Condition
      /PaymentInformationReversal is present
   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>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed payment information group.

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: "Max35Text" on page 308

4.4.3.2 OriginalPaymentInformationIdentification <OrgnlPmtInfId>

Presence: [1..1]

Definition: Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.

Datatype: "Max35Text" on page 308

4.4.3.3 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions contained in the original payment information group.

Datatype: "Max15NumericText" on page 307

4.4.3.4 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the original payment information group, irrespective of currencies.

Datatype: "DecimalNumber" on page 305

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 304):

* *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 304):

* *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 **PaymentReversalReason7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		120
	Reason <Rsn>	[0..1]			122
{Or	**Code** <Cd>	[1..1]	CodeSet		122
Or}	**Proprietary** <Prtry>	[1..1]	Text		122
	AdditionalInformation <AddtlInf>	[0..*]	Text		122

4.4.3.7.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		255
	PostalAddress <*PstlAdr*>	[0..1]	±		255
	Identification <*Id*>	[0..1]			255
{Or	OrganisationIdentification <*OrgId*>	[1..1]			256
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		257
	Other <*Othr*>	[0..*]			257
	Identification <*Id*>	[1..1]	Text		257
	SchemeName <*SchmeNm*>	[0..1]			257
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		258
	Issuer <*Issr*>	[0..1]	Text		258
Or}	PrivateIdentification <*PrvtId*>	[1..1]			258
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			259
	BirthDate <*BirthDt*>	[1..1]	Date		259
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		259
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		259
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		259
	Other <*Othr*>	[0..*]			259
	Identification <*Id*>	[1..1]	Text		260
	SchemeName <*SchmeNm*>	[0..1]			260
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Issuer <*Issr*>	[0..1]	Text		260
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		260
	ContactDetails <*CtctDtls*>	[0..1]			261
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		261
	Name <*Nm*>	[0..1]	Text		261
	PhoneNumber <*PhneNb*>	[0..1]	Text		261
	MobileNumber <*MobNb*>	[0..1]	Text		261
	FaxNumber <*FaxNb*>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

4.4.3.7.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		122
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		122

4.4.3.7.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the reversal, as published in an external reason code list.

Datatype: "ExternalReversalReason1Code" on page 295

4.4.3.7.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 308

4.4.3.7.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 306

4.4.3.8 TransactionInformation <TxInf>

Presence: [0..*]

Definition: Provides information on the original transactions to which the reversal message refers.

TransactionInformation <TxInf> contains the following **PaymentTransaction42** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ReversalIdentification *<RvslId>*	[0..1]	Text		123
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		123
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		123
	OriginalInstructedAmount *<OrgnlInstdAmt>*	[0..1]	Amount	C1, C8	124
	ReversedInstructedAmount *<RvsdInstdAmt>*	[0..1]	Amount	C1, C8	124
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		124
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]			125
	Originator *<Orgtr>*	[0..1]	±		125
	Reason *<Rsn>*	[0..1]			127
{Or	**Code** *<Cd>*	[1..1]	CodeSet		127
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		127
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		127
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]	±		127
	SupplementaryData *<SplmtryData>*	[0..*]	±	C25	129

4.4.3.8.1 ReversalIdentification <RvslId>

Presence: [0..1]

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: "Max35Text" on page 308

4.4.3.8.2 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.

Datatype: "Max35Text" on page 308

4.4.3.8.3 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "Max35Text" on page 308

4.4.3.8.4 OriginalInstructedAmount <OrgnlInstdAmt>

Presence: [0..1]

Definition: Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

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.

  Note: The decimal separator is a dot.

4.4.3.8.5 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.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

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.

  Note: The decimal separator is a dot.

4.4.3.8.6 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction.

Usage: The ChargeBearer applies to the reversal message, not to the original instruction.

Datatype: "ChargeBearerType1Code" on page 288

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 rules agreed in the service level and/or scheme.

4.4.3.8.7 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following **PaymentReversalReason7** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		125
	Reason <*Rsn*>	[0..1]			127
{Or	**Code** <*Cd*>	[1..1]	CodeSet		127
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		127
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		127

4.4.3.8.7.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

4.4.3.8.7.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		127
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		127

4.4.3.8.7.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the reversal, as published in an external reason code list.

Datatype: "ExternalReversalReason1Code" on page 295

4.4.3.8.7.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 308

4.4.3.8.7.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 306

4.4.3.8.8 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see "OriginalTransactionReference16" on page 202 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount		204
	Amount <*Amt*>	[0..1]			204
{Or	InstructedAmount <*InstdAmt*>	[1..1]	Amount		205
Or}	EquivalentAmount <*EqvtAmt*>	[1..1]			205
	Amount <*Amt*>	[1..1]	Amount		205
	CurrencyOfTransfer <*CcyOfTrf*>	[1..1]	CodeSet		205
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		205
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		206
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	Date		206
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		206
	SettlementInformation <*SttlmInf*>	[0..1]	±		208
	PaymentTypeInformation <*PmtTpInf*>	[0..1]			208
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		209
	ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		209
	ServiceLevel <*SvcLvl*>	[0..1]			210
{Or	Code <*Cd*>	[1..1]	CodeSet		210
Or}	Proprietary <*Prtry*>	[1..1]	Text		210
	LocalInstrument <*LclInstrm*>	[0..1]			210
{Or	Code <*Cd*>	[1..1]	CodeSet		210
Or}	Proprietary <*Prtry*>	[1..1]	Text		210
	SequenceType <*SeqTp*>	[0..1]	CodeSet		211
	CategoryPurpose <*CtgyPurp*>	[0..1]			211
{Or	Code <*Cd*>	[1..1]	CodeSet		211
Or}	Proprietary <*Prtry*>	[1..1]	Text		211
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		211
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]			212
	MandateIdentification <*MndtId*>	[0..1]	Text		213
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		213
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		213
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			214

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		214
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		214
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		216
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±		216
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		217
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±		219
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		219
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±		220
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		220
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	CodeSet		221
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		221
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		221
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		221
	Frequency <*Frqcy*>	[0..1]	CodeSet		221
	RemittanceInformation <*RmtInf*>	[0..1]	±		222
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		224
	Debtor <*Dbtr*>	[0..1]	±		226
	DebtorAccount <*DbtrAcct*>	[0..1]	±		228
	DebtorAgent <*DbtrAgt*>	[0..1]	±		228
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		229
	CreditorAgent <*CdtrAgt*>	[0..1]	±		229
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		230
	Creditor <*Cdtr*>	[0..1]	±		230
	CreditorAccount <*CdtrAcct*>	[0..1]	±		232
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		232

4.4.3.8.9 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C25 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 234 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		234
	Envelope *<Envlp>*	[1..1]			234
	Contents *<Cnts>*	[1..1]	(User Defined)		234

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.

4.4.4   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C25 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 234 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		234
	Envelope *<Envlp>*	[1..1]			234
	Contents *<Cnts>*	[1..1]	(User Defined)		234

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.

5   pain.008.001.04 CustomerDirectDebitInitiationV04

5.1   MessageDefinition Functionality

Scope

The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

Usage

The CustomerDirectDebitInitiation message can contain one or more direct debit instructions.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the creditor agent. The creditor agent is the account servicer of the creditor.

- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerDirectDebitInitiation message to the creditor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

The CustomerDirectDebitInitiation message can be used in domestic and cross-border scenarios.

The CustomerDirectDebitInitiation may or may not contain mandate related information, i.e. extracts from a mandate, such as MandateIdentification or DateOfSignature. The CustomerDirectDebitInitiation message must not be considered as a mandate.

The CustomerDirectDebitInitiation message must not be used by the creditor agent to execute the direct debit instruction(s). The FIToFICustomerDirectDebit message must be used instead.

Outline

The CustomerDirectDebitInitiationV04 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. PaymentInformation

   Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

C. SupplementaryData

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

5.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrDrctDbtInitn>	[1..1]		C14	
	GroupHeader <*GrpHdr*>	[1..1]			137
	MessageIdentification <*MsgId*>	[1..1]	Text		137
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		138
	Authorisation <*Authstn*>	[0..2]			138
{Or	**Code** <*Cd*>	[1..1]	CodeSet		138
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		138
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		139
	ControlSum <*CtrlSum*>	[0..1]	Quantity		139
	InitiatingParty <*InitgPty*>	[1..1]	±		139
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		141
	PaymentInformation <*PmtInf*>	[1..*]		C6, C7, C8, C10, C13, C18, C16	141
	PaymentInformationIdentification <*PmtInfId*>	[1..1]	Text		145
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		146
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		146
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		146
	ControlSum <*CtrlSum*>	[0..1]	Quantity		146
	PaymentTypeInformation <*PmtTpInf*>	[0..1]			146
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		147
	ServiceLevel <*SvcLvl*>	[0..1]			147
{Or	**Code** <*Cd*>	[1..1]	CodeSet		147
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		148
	LocalInstrument <*LclInstrm*>	[0..1]			148
{Or	**Code** <*Cd*>	[1..1]	CodeSet		148
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		148
	SequenceType <*SeqTp*>	[0..1]	CodeSet		148
	CategoryPurpose <*CtgyPurp*>	[0..1]			149
{Or	**Code** <*Cd*>	[1..1]	CodeSet		149

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		149
	RequestedCollectionDate <*ReqdColltnDt*>	[1..1]	Date		149
	Creditor <*Cdtr*>	[1..1]	±		149
	CreditorAccount <*CdtrAcct*>	[1..1]	±		151
	CreditorAgent <*CdtrAgt*>	[1..1]	±		151
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		152
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		152
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		154
	ChargesAccount <*ChrgsAcct*>	[0..1]	±		154
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		155
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		155
	DirectDebitTransactionInformation <*DrctDbtTxInf*>	[1..*]		C17, C19	157
	PaymentIdentification <*PmtId*>	[1..1]			160
	InstructionIdentification <*InstrId*>	[0..1]	Text		160
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		160
	PaymentTypeInformation <*PmtTpInf*>	[0..1]			160
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		161
	ServiceLevel <*SvcLvl*>	[0..1]			161
{Or	**Code** <*Cd*>	[1..1]	CodeSet		161
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		162
	LocalInstrument <*LclInstrm*>	[0..1]			162
{Or	**Code** <*Cd*>	[1..1]	CodeSet		162
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		162
	SequenceType <*SeqTp*>	[0..1]	CodeSet		162
	CategoryPurpose <*CtgyPurp*>	[0..1]			163
{Or	**Code** <*Cd*>	[1..1]	CodeSet		163
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		163
	InstructedAmount <*InstdAmt*>	[1..1]	Amount	C1, C11	163
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		164
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]			164
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]		C2, C3	165

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification <*MndtId*>	[0..1]	Text		166
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		167
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		167
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			167
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		167
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		168
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		170
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±		170
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		171
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±		173
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		173
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±		174
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		174
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	CodeSet		175
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		175
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		175
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		175
	Frequency <*Frqcy*>	[0..1]	CodeSet		175
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		176
	PreNotificationIdentification <*PreNtfctnId*>	[0..1]	Text		178
	PreNotificationDate <*PreNtfctnDt*>	[0..1]	Date		178
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		178
	DebtorAgent <*DbtrAgt*>	[1..1]	±		180
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		180
	Debtor <*Dbtr*>	[1..1]	±		181
	DebtorAccount <*DbtrAcct*>	[1..1]	±		183
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		183
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..1]	Text		185
	Purpose <*Purp*>	[0..1]			185
{Or	**Code** <*Cd*>	[1..1]	CodeSet		185
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		185

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		185
	Tax <*Tax*>	[0..1]	±		186
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		188
	RemittanceInformation <*RmtInf*>	[0..1]	±		188
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	190
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	190

5.3   Constraints

C1   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. (Algorithm)

C2   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed. (CrossElementComplexRule)

C3   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present. (CrossElementComplexRule)

C4   AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C5   BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C6   ChargeBearerRule

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

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

DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent. (CrossElementSimpleRule)

C7 ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the CreditorAgent. It must not contain a completely different agent. (CrossElementComplexRule)

C8 ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present. (CrossElementComplexRule)

C9 Country

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

C10 CreditorSchemeIdentificationRule

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

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

DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent. (CrossElementSimpleRule)

C11 CurrencyAmount

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

Note: The decimal separator is a dot. (Algorithm)

C12 IBAN

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

C13 PaymentTypeInformationRule

If PaymentTypeInformation is present, then DirectDebitTransactionInformation/PaymentTypeInformation is not allowed. (CrossElementComplexRule)

C14 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.

C15 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.

C16 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C17 **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C18 **UltimateCreditorRule**

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

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

DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent. (CrossElementSimpleRule)

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 **GroupHeader55** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		137
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		138
	Authorisation <*Authstn*>	[0..2]			138
{Or	**Code** <*Cd*>	[1..1]	CodeSet		138
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		138
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		139
	ControlSum <*CtrlSum*>	[0..1]	Quantity		139
	InitiatingParty <*InitgPty*>	[1..1]	±		139
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		141

5.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, assigned by the instructing party and sent to the next party in the chain, to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Datatype: "Max35Text" on page 308

5.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which a (group of) payment instruction(s) was created by the instructing party.

Datatype: "ISODateTime" on page 302

5.4.1.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key that allows to check if the initiating party is allowed to initiate transactions from the account specified in the initiation.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a different party than the initiating party.

Authorisation <Authstn> contains one of the following **Authorisation1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		138
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		138

5.4.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 288

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

5.4.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 306

5.4.1.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 307

5.4.1.5 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the message, irrespective of currencies.

Datatype: "DecimalNumber" on page 305

5.4.1.6 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

5.4.1.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			197
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201
	BranchIdentification *<BrnchId>*	[0..1]	±		201

5.4.2   PaymentInformation <PmtInf>

Presence: [1..*]

Definition: Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

Impacted by: C6 "ChargeBearerRule", C7 "ChargesAccountAgentRule", C8 "ChargesAccountRule", C10 "CreditorSchemeIdentificationRule", C13 "PaymentTypeInformationRule", C18 "UltimateCreditorRule", C16 "UltimateCreditorGuideline"

PaymentInformation <PmtInf> contains the following **PaymentInstruction10** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <*PmtInfId*>	[1..1]	Text		145
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		146
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		146
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		146
	ControlSum <*CtrlSum*>	[0..1]	Quantity		146
	PaymentTypeInformation <*PmtTpInf*>	[0..1]			146
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		147
	ServiceLevel <*SvcLvl*>	[0..1]			147
{Or	**Code** <*Cd*>	[1..1]	CodeSet		147
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		148
	LocalInstrument <*LclInstrm*>	[0..1]			148
{Or	**Code** <*Cd*>	[1..1]	CodeSet		148
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		148
	SequenceType <*SeqTp*>	[0..1]	CodeSet		148
	CategoryPurpose <*CtgyPurp*>	[0..1]			149
{Or	**Code** <*Cd*>	[1..1]	CodeSet		149
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		149
	RequestedCollectionDate <*ReqdColltnDt*>	[1..1]	Date		149
	Creditor <*Cdtr*>	[1..1]	±		149
	CreditorAccount <*CdtrAcct*>	[1..1]	±		151
	CreditorAgent <*CdtrAgt*>	[1..1]	±		151
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		152
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		152
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		154
	ChargesAccount <*ChrgsAcct*>	[0..1]	±		154
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		155
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		155
	DirectDebitTransactionInformation <*DrctDbtTxInf*>	[1..*]		C17, C19	157
	PaymentIdentification <*PmtId*>	[1..1]			160
	InstructionIdentification <*InstrId*>	[0..1]	Text		160

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		160
	PaymentTypeInformation *<PmtTpInf>*	[0..1]			160
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		161
	ServiceLevel *<SvcLvl>*	[0..1]			161
{Or	**Code** *<Cd>*	[1..1]	CodeSet		161
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		162
	LocalInstrument *<LclInstrm>*	[0..1]			162
{Or	**Code** *<Cd>*	[1..1]	CodeSet		162
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		162
	SequenceType *<SeqTp>*	[0..1]	CodeSet		162
	CategoryPurpose *<CtgyPurp>*	[0..1]			163
{Or	**Code** *<Cd>*	[1..1]	CodeSet		163
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		163
	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C1, C11	163
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		164
	DirectDebitTransaction *<DrctDbtTx>*	[0..1]			164
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]		C2, C3	165
	MandateIdentification *<MndtId>*	[0..1]	Text		166
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		167
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		167
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]			167
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		167
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		168
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		170
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±		170
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		171
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±		173
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		173
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±		174
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		174
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	CodeSet		175

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		175
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		175
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		175
	Frequency <*Frqcy*>	[0..1]	CodeSet		175
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		176
	PreNotificationIdentification <*PreNtfctnId*>	[0..1]	Text		178
	PreNotificationDate <*PreNtfctnDt*>	[0..1]	Date		178
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		178
	DebtorAgent <*DbtrAgt*>	[1..1]	±		180
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		180
	Debtor <*Dbtr*>	[1..1]	±		181
	DebtorAccount <*DbtrAcct*>	[1..1]	±		183
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		183
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..1]	Text		185
	Purpose <*Purp*>	[0..1]			185
{Or	**Code** <*Cd*>	[1..1]	CodeSet		185
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		185
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		185
	Tax <*Tax*>	[0..1]	±		186
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		188
	RemittanceInformation <*RmtInf*>	[0..1]	±		188
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	190

Constraints

- **ChargeBearerRule**

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

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

  DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

  ```
  Following Must be True
      /ChargeBearer Must be absent
   Or    /DirectDebitTransactionInformation[*]/ChargeBearer Must be absent
  ```

- **ChargesAccountAgentRule**

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

```
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
```

- **CreditorSchemeIdentificationRule**

  If CreditorSchemeIdentification is present, then DirectDebitTransactionInformation/CreditorSchemeI-
  dentification is not allowed.

  If DirectDebitTransactionInformation/CreditorSchemeIdentification is present, then CreditorSchemeI-
  dentification is not allowed.

  DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification
  may both be absent.

```
Following Must be True
    /CreditorSchemeIdentification Must be absent
  Or    /DirectDebitTransactionInformation[*]/DirectDebitTransaction/CreditorSche-
meIdentification Must be absent
```

- **PaymentTypeInformationRule**

  If PaymentTypeInformation is present, then DirectDebitTransactionInformation/PaymentTypeInfor-
  mation is not allowed.

```
On Condition
    /PaymentTypeInformation is present
Following Must be True
    /DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent
```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateCreditorRule**

  If UltimateCreditor is present, then DirectDebitTransactionInformation/UltimateCreditor is not al-
  lowed.

  If DirectDebitTransactionInformation/UltimateCreditor is present, then UltimateCreditor is not al-
  lowed.

  DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

```
Following Must be True
    /UltimateCreditor Must be absent
  Or    /DirectDebitTransactionInformation[*]/UltimateCreditor Must be absent
```

5.4.2.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment
information group within the message.

Datatype: "Max35Text" on page 308

5.4.2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod2Code" on page 297

CodeName	Name	Definition
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.

5.4.2.3 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 304):

- *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.

5.4.2.4 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions contained in the payment information group.

Datatype: "Max15NumericText" on page 307

5.4.2.5 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the group, irrespective of currencies.

Datatype: "DecimalNumber" on page 305

5.4.2.6 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following **PaymentTypeInformation24** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		147
	ServiceLevel *<SvcLvl>*	[0..1]			147
{Or	**Code** *<Cd>*	[1..1]	CodeSet		147
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		148
	LocalInstrument *<LclInstrm>*	[0..1]			148
{Or	**Code** *<Cd>*	[1..1]	CodeSet		148
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		148
	SequenceType *<SeqTp>*	[0..1]	CodeSet		148
	CategoryPurpose *<CtgyPurp>*	[0..1]			149
{Or	**Code** *<Cd>*	[1..1]	CodeSet		149
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		149

5.4.2.6.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 298

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

5.4.2.6.2 ServiceLevel <SvcLvl>

Presence: [0..1]

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		147
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		148

5.4.2.6.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 295

5.4.2.6.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 308

5.4.2.6.3 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		148
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		148

5.4.2.6.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 294

5.4.2.6.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 308

5.4.2.6.4 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 299

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.

CodeName	Name	Definition
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

5.4.2.6.5 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		149
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		149

5.4.2.6.5.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 293

5.4.2.6.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 308

5.4.2.7 RequestedCollectionDate <ReqdColltnDt>

Presence: [1..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "ISODate" on page 302

5.4.2.8 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262
	EmailAddress <EmailAdr>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Other *<Othr>*	[0..1]	Text		262

5.4.2.9 CreditorAccount <CdtrAcct>

Presence: [1..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

5.4.2.10 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

5.4.2.11 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent in the payment chain.

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

5.4.2.12 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

5.4.2.13 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 288

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 rules agreed in the service level and/or scheme.

5.4.2.14 ChargesAccount <ChrgsAcct>

Presence: [0..1]

Definition: Account used to process charges associated with a transaction.

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

5.4.2.15 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

Usage: Charges account agent should only be used when the charges account agent is different from the creditor agent.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancia-lInstitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

5.4.2.16 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

5.4.2.17 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

Definition: Provides information on the individual transaction(s) included in the message.

Impacted by: C17 "UltimateCreditorGuideline", C19 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following **DirectDebitTransactionInformation13** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentIdentification *<PmtId>*	[1..1]			160
	InstructionIdentification *<InstrId>*	[0..1]	Text		160
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		160
	PaymentTypeInformation *<PmtTpInf>*	[0..1]			160
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		161
	ServiceLevel *<SvcLvl>*	[0..1]			161
{Or	**Code** *<Cd>*	[1..1]	CodeSet		161
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		162
	LocalInstrument *<LclInstrm>*	[0..1]			162
{Or	**Code** *<Cd>*	[1..1]	CodeSet		162
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		162
	SequenceType *<SeqTp>*	[0..1]	CodeSet		162
	CategoryPurpose *<CtgyPurp>*	[0..1]			163
{Or	**Code** *<Cd>*	[1..1]	CodeSet		163
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		163
	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C1, C11	163
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		164
	DirectDebitTransaction *<DrctDbtTx>*	[0..1]			164
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]		C2, C3	165
	MandateIdentification *<MndtId>*	[0..1]	Text		166
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		167
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		167
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]			167
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		167
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		168
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		170
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±		170
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		171
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±		173
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		173

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±		174
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		174
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	CodeSet		175
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		175
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		175
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		175
	Frequency *<Frqcy>*	[0..1]	CodeSet		175
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		176
	PreNotificationIdentification *<PreNtfctnId>*	[0..1]	Text		178
	PreNotificationDate *<PreNtfctnDt>*	[0..1]	Date		178
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		178
	DebtorAgent *<DbtrAgt>*	[1..1]	±		180
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±		180
	Debtor *<Dbtr>*	[1..1]	±		181
	DebtorAccount *<DbtrAcct>*	[1..1]	±		183
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		183
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..1]	Text		185
	Purpose *<Purp>*	[0..1]			185
{Or	**Code** *<Cd>*	[1..1]	CodeSet		185
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		185
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		185
	Tax *<Tax>*	[0..1]	±		186
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		188
	RemittanceInformation *<RmtInf>*	[0..1]	±		188
	SupplementaryData *<SplmtryData>*	[0..*]	±	C15	190

Constraints

- **UltimateCreditorGuideline**

   UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

   UltimateDebtor may only be present if different from Debtor.

5.4.2.17.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following **PaymentIdentification1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		160
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		160

5.4.2.17.1.1 InstructionIdentification <InstrId>

Presence: [0..1]

Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.

Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Datatype: "Max35Text" on page 308

5.4.2.17.1.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

Definition: Unique identification assigned by the initiating party to unumbiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.

Datatype: "Max35Text" on page 308

5.4.2.17.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following **PaymentTypeInformation24** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		161
	ServiceLevel <SvcLvl>	[0..1]			161
{Or	**Code** <Cd>	[1..1]	CodeSet		161
Or}	**Proprietary** <Prtry>	[1..1]	Text		162
	LocalInstrument <LclInstrm>	[0..1]			162
{Or	**Code** <Cd>	[1..1]	CodeSet		162
Or}	**Proprietary** <Prtry>	[1..1]	Text		162
	SequenceType <SeqTp>	[0..1]	CodeSet		162
	CategoryPurpose <CtgyPurp>	[0..1]			163
{Or	**Code** <Cd>	[1..1]	CodeSet		163
Or}	**Proprietary** <Prtry>	[1..1]	Text		163

5.4.2.17.2.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 298

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

5.4.2.17.2.2 ServiceLevel <SvcLvl>

Presence: [0..1]

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		161
Or}	**Proprietary** <Prtry>	[1..1]	Text		162

5.4.2.17.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 295

5.4.2.17.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 308

5.4.2.17.2.3 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		162
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		162

5.4.2.17.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 294

5.4.2.17.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 308

5.4.2.17.2.4 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 299

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.

CodeName	Name	Definition
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

5.4.2.17.2.5 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		163
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		163

5.4.2.17.2.5.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 293

5.4.2.17.2.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 308

5.4.2.17.3 InstructedAmount <InstdAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

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.

Note: The decimal separator is a dot.

5.4.2.17.4 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 288

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 rules agreed in the service level and/or scheme.

5.4.2.17.5 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following **DirectDebitTransaction7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C2, C3	165
	MandateIdentification <MndtId>	[0..1]	Text		166
	DateOfSignature <DtOfSgntr>	[0..1]	Date		167
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		167
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			167
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		167
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>	[0..1]	±		168
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		170
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±		170
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		171
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±		173
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		173
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±		174
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		174
	OriginalFrequency <OrgnlFrqcy>	[0..1]	CodeSet		175
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		175
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		175
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		175
	Frequency <Frqcy>	[0..1]	CodeSet		175
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		176
	PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		178
	PreNotificationDate <PreNtfctnDt>	[0..1]	Date		178

5.4.2.17.5.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the direct debit mandate signed between the creditor and the debtor.

Impacted by: C2 "AmendmentIndicatorFalseRule", C3 "AmendmentIndicatorTrueRule"

MandateRelatedInformation <MndtRltdInf> contains the following **MandateRelatedInformation8** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification <*MndtId*>	[0..1]	Text		166
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		167
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		167
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			167
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		167
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		168
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		170
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±		170
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		171
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±		173
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		173
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±		174
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		174
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	CodeSet		175
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		175
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		175
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		175
	Frequency <*Frqcy*>	[0..1]	CodeSet		175

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'false'
  Following Must be True
      /AmendmentInformationDetails Must be absent
  ```

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'true'
  Following Must be True
      /AmendmentInformationDetails Must be present
  ```

5.4.2.17.5.1.1 MandateIdentification <MndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

Datatype: "Max35Text" on page 308

5.4.2.17.5.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 302

5.4.2.17.5.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 304):

- *Meaning When True:* True

- *Meaning When False:* False

5.4.2.17.5.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following **AmendmentInformation-Details8** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		167
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		168
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		170
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±		170
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		171
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±		173
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		173
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±		174
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		174
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	CodeSet		175

5.4.2.17.5.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.

Datatype: "Max35Text" on page 308

5.4.2.17.5.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	EmailAddress <*EmailAdr*>	[0..1]	Text		262
	Other <*Othr*>	[0..1]	Text		262

5.4.2.17.5.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			197
	BICFI <*BICFI*>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]			198
	ClearingSystemIdentification <*ClrSysId*>	[0..1]			199
{Or	Code <*Cd*>	[1..1]	CodeSet		199
Or}	Proprietary <*Prtry*>	[1..1]	Text		199
	MemberIdentification <*MmbId*>	[1..1]	Text		199
	Name <*Nm*>	[0..1]	Text		199
	PostalAddress <*PstlAdr*>	[0..1]	±		199
	Other <*Othr*>	[0..1]			200
	Identification <*Id*>	[1..1]	Text		200
	SchemeName <*SchmeNm*>	[0..1]			200
{Or	Code <*Cd*>	[1..1]	CodeSet		201
Or}	Proprietary <*Prtry*>	[1..1]	Text		201
	Issuer <*Issr*>	[0..1]	Text		201
	BranchIdentification <*BrnchId*>	[0..1]	±		201

5.4.2.17.5.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

5.4.2.17.5.1.4.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	EmailAddress <EmailAdr>	[0..1]	Text		262
	Other <Othr>	[0..1]	Text		262

5.4.2.17.5.1.4.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

5.4.2.17.5.1.4.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

5.4.2.17.5.1.4.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

5.4.2.17.5.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 302

5.4.2.17.5.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

Datatype: "Frequency6Code" on page 296

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

5.4.2.17.5.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Datatype: "Max1025Text" on page 306

5.4.2.17.5.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 302

5.4.2.17.5.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 302

5.4.2.17.5.1.8 Frequency <Frqcy>

Presence: [0..1]

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

Datatype: "Frequency6Code" on page 296

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.

CodeName	Name	Definition
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

5.4.2.17.5.2 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

5.4.2.17.5.3 PreNotificationIdentification <PreNtfctnId>

Presence: [0..1]

Definition: Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction.

Usage: The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information.

Datatype: "Max35Text" on page 308

5.4.2.17.5.4 PreNotificationDate <PreNtfctnDt>

Presence: [0..1]

Definition: Date on which the creditor notifies the debtor about the amount and date on which the direct debit instruction will be presented to the debtor's agent.

Datatype: "ISODate" on page 302

5.4.2.17.6 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	EmailAddress <*EmailAdr*>	[0..1]	Text		262
	Other <*Othr*>	[0..1]	Text		262

5.4.2.17.7 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			197
	BICFI <*BICFI*>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]			198
	ClearingSystemIdentification <*ClrSysId*>	[0..1]			199
{Or	Code <*Cd*>	[1..1]	CodeSet		199
Or}	Proprietary <*Prtry*>	[1..1]	Text		199
	MemberIdentification <*MmbId*>	[1..1]	Text		199
	Name <*Nm*>	[0..1]	Text		199
	PostalAddress <*PstlAdr*>	[0..1]	±		199
	Other <*Othr*>	[0..1]			200
	Identification <*Id*>	[1..1]	Text		200
	SchemeName <*SchmeNm*>	[0..1]			200
{Or	Code <*Cd*>	[1..1]	CodeSet		201
Or}	Proprietary <*Prtry*>	[1..1]	Text		201
	Issuer <*Issr*>	[0..1]	Text		201
	BranchIdentification <*BrnchId*>	[0..1]	±		201

5.4.2.17.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

5.4.2.17.9 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor **<Dbtr>** contains the following elements (see for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262
	EmailAddress *<EmailAdr>*	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Other *<Othr>*	[0..1]	Text		262

5.4.2.17.10 DebtorAccount <DbtrAcct>

Presence: [1..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

5.4.2.17.11 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

5.4.2.17.12 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..1]

Definition: Further information, related to the processing of the payment instruction, that may need to be acted upon by the creditor agent, depending on agreement between creditor and the creditor agent.

Datatype: "Max140Text" on page 306

5.4.2.17.13 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following **Purpose2Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		185
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		185

5.4.2.17.13.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPurpose1Code" on page 295

5.4.2.17.13.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 308

5.4.2.17.14 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see <u>"RegulatoryReporting3" on page 266</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		267
	Authority *<Authrty>*	[0..1]			267
	Name *<Nm>*	[0..1]	Text		267
	Country *<Ctry>*	[0..1]	CodeSet		268
	Details *<Dtls>*	[0..*]			268
	Type *<Tp>*	[0..1]	Text		268
	Date *<Dt>*	[0..1]	Date		268
	Country *<Ctry>*	[0..1]	CodeSet		268
	Code *<Cd>*	[0..1]	Text		268
	Amount *<Amt>*	[0..1]	Amount		269
	Information *<Inf>*	[0..*]	Text		269

5.4.2.17.15 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax **<Tax>** contains the following elements (see "TaxInformation3" on page 276 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]			278
	TaxIdentification *<TaxId>*	[0..1]	Text		278
	RegistrationIdentification *<RegnId>*	[0..1]	Text		278
	TaxType *<TaxTp>*	[0..1]	Text		278
	Debtor *<Dbtr>*	[0..1]			278
	TaxIdentification *<TaxId>*	[0..1]	Text		279
	RegistrationIdentification *<RegnId>*	[0..1]	Text		279
	TaxType *<TaxTp>*	[0..1]	Text		279
	Authorisation *<Authstn>*	[0..1]			279
	Title *<Titl>*	[0..1]	Text		279
	Name *<Nm>*	[0..1]	Text		280
	AdministrationZone *<AdmstnZn>*	[0..1]	Text		280
	ReferenceNumber *<RefNb>*	[0..1]	Text		280
	Method *<Mtd>*	[0..1]	Text		280
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount		280
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount		280
	Date *<Dt>*	[0..1]	Date		280
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		280
	Record *<Rcrd>*	[0..*]			280
	Type *<Tp>*	[0..1]	Text		281
	Category *<Ctgy>*	[0..1]	Text		281
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		282
	DebtorStatus *<DbtrSts>*	[0..1]	Text		282
	CertificateIdentification *<CertId>*	[0..1]	Text		282
	FormsCode *<FrmsCd>*	[0..1]	Text		282
	Period *<Prd>*	[0..1]			282
	Year *<Yr>*	[0..1]	Date		282
	Type *<Tp>*	[0..1]	CodeSet		282
	FromToDate *<FrToDt>*	[0..1]	±		283
	TaxAmount *<TaxAmt>*	[0..1]			284
	Rate *<Rate>*	[0..1]	Rate		284

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount		284
	TotalAmount *<TtlAmt>*	[0..1]	Amount		284
	Details *<Dtls>*	[0..*]			284
	Period *<Prd>*	[0..1]			285
	Year *<Yr>*	[0..1]	Date		285
	Type *<Tp>*	[0..1]	CodeSet		285
	FromToDate *<FrToDt>*	[0..1]	±		286
	Amount *<Amt>*	[1..1]	Amount		286
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		286

5.4.2.17.16 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

RelatedRemittanceInformation <RltdRmtInf> contains the following elements (see "RemittanceLocation2" on page 235 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		235
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		235
	RemittanceLocationElectronicAddress *<RmtLctnElctrncAdr>*	[0..1]	Text		236
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			236
	Name *<Nm>*	[1..1]	Text		236
	Address *<Adr>*	[1..1]	±		236

5.4.2.17.17 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation7" on page 237 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		239
	Structured <Strd>	[0..*]			239
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			241
	Type <Tp>	[0..1]			241
	CodeOrProprietary <CdOrPrtry>	[1..1]			241
{Or	Code <Cd>	[1..1]	CodeSet		242
Or}	Proprietary <Prtry>	[1..1]	Text		243
	Issuer <Issr>	[0..1]	Text		243
	Number <Nb>	[0..1]	Text		243
	RelatedDate <RltdDt>	[0..1]	Date		243
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]			243
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount		244
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			244
	Type <Tp>	[0..1]			245
{Or	Code <Cd>	[1..1]	CodeSet		245
Or}	Proprietary <Prtry>	[1..1]	Text		245
	Amount <Amt>	[1..1]	Amount		245
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount		245
	TaxAmount <TaxAmt>	[0..*]			245
	Type <Tp>	[0..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		246
	Amount <Amt>	[1..1]	Amount		246
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			246
	Amount <Amt>	[1..1]	Amount		247
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		247
	Reason <Rsn>	[0..1]	Text		247
	AdditionalInformation <AddtlInf>	[0..1]	Text		247
	RemittedAmount <RmtdAmt>	[0..1]	Amount		247
	CreditorReferenceInformation <CdtrRefInf>	[0..1]			247

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			248
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			248
{Or	Code *<Cd>*	[1..1]	CodeSet		248
Or}	Proprietary *<Prtry>*	[1..1]	Text		249
	Issuer *<Issr>*	[0..1]	Text		249
	Reference *<Ref>*	[0..1]	Text		249
	Invoicer *<Invcr>*	[0..1]	±		249
	Invoicee *<Invcee>*	[0..1]	±		251
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		253

5.4.2.17.18 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C15 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 234 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		234
	Envelope *<Envlp>*	[1..1]			234
	Contents *<Cnts>*	[1..1]	(User Defined)		234

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.

5.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C15 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 234 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		234
	Envelope *<Envlp>*	[1..1]			234
	Contents *<Cnts>*	[1..1]	(User Defined)		234

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.

6   Message Items Types

6.1   MessageComponents

6.1.1   Account

6.1.1.1 CashAccount24

Definition: Provides the details to identify an account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

6.1.1.1.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 194 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet		194
Or}	Other *<Othr>*	[1..1]			194
	Identification *<Id>*	[1..1]	Text		194
	SchemeName *<SchmeNm>*	[0..1]			195
{Or	Code *<Cd>*	[1..1]	CodeSet		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195
	Issuer *<Issr>*	[0..1]	Text		195

6.1.1.1.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 193 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		193
Or}	Proprietary <Prtry>	[1..1]	Text		193

6.1.1.1.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Datatype: "ActiveOrHistoricCurrencyCode" on page 287

6.1.1.1.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 308

6.1.1.2 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		193
Or}	Proprietary <Prtry>	[1..1]	Text		193

6.1.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 293

6.1.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Nature or use of the account in a proprietary form.

Datatype: "Max35Text" on page 308

6.1.2   Account identification

6.1.2.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet		194
Or}	Other *<Othr>*	[1..1]			194
	Identification *<Id>*	[1..1]	Text		194
	SchemeName *<SchmeNm>*	[0..1]			195
{Or	Code *<Cd>*	[1..1]	CodeSet		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195
	Issuer *<Issr>*	[0..1]	Text		195

6.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Datatype: "IBAN2007Identifier" on page 304

6.1.2.1.2 Other <Othr>

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Other <Othr> contains the following **GenericAccountIdentification1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		194
	SchemeName *<SchmeNm>*	[0..1]			195
{Or	Code *<Cd>*	[1..1]	CodeSet		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195
	Issuer *<Issr>*	[0..1]	Text		195

6.1.2.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 307

6.1.2.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme

SchemeName <SchmeNm> contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195

6.1.2.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalAccountIdentification1Code" on page 293

6.1.2.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 308

6.1.2.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 308

6.1.3   Charge

6.1.3.1 Charges2

Definition: Set of elements used to provide information on the charges related to the payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount		195
	Agent *<Agt>*	[1..1]	±		195

6.1.3.1.1 Amount <Amt>

Presence: [1..1]

Definition: Transaction charges to be paid by the charge bearer.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.3.1.2 Agent <Agt>

Presence: [1..1]

Definition: Agent that takes the transaction charges or to which the transaction charges are due.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			197
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201
	BranchIdentification *<BrnchId>*	[0..1]	±		201

6.1.4 Date period

6.1.4.1 DatePeriodDetails

Definition: Range of time defined by a start date and an end date.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		196
	ToDate *<ToDt>*	[1..1]	Date		197

6.1.4.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 302

6.1.4.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 302

6.1.5   Financial institution identification

6.1.5.1 BranchAndFinancialInstitutionIdentification5

Definition: Set of elements used to uniquely and unambiguously identify a financial institution or a branch of a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			197
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201
	BranchIdentification *<BrnchId>*	[0..1]	±		201

6.1.5.1.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

FinancialInstitutionIdentification <FinInstnId> contains the following **FinancialInstitutionIdentifica-tion8** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201

6.1.5.1.1.1 BICFI <BICFI>

Presence: [0..1]

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Datatype: "BICFIIdentifier" on page 303

6.1.5.1.1.2 ClearingSystemMemberIdentification <ClrSysMmbId>

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

ClearingSystemMemberIdentification <ClrSysMmbId> contains the following **ClearingSystemMem-berIdentification2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199

6.1.5.1.1.2.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystemIdentification <ClrSysId> contains one of the following **ClearingSystemIdentification2Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199

6.1.5.1.1.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Identification of a clearing system, in a coded form as published in an external list.

Datatype: "ExternalClearingSystemIdentification1Code" on page 293

6.1.5.1.1.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Datatype: "Max35Text" on page 308

6.1.5.1.1.2.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 308

6.1.5.1.1.3 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 306

6.1.5.1.1.4 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress6" on page 264 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		265
	Department <Dept>	[0..1]	Text		265
	SubDepartment <SubDept>	[0..1]	Text		265
	StreetName <StrtNm>	[0..1]	Text		265
	BuildingNumber <BldgNb>	[0..1]	Text		266
	PostCode <PstCd>	[0..1]	Text		266
	TownName <TwnNm>	[0..1]	Text		266
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		266
	Country <Ctry>	[0..1]	CodeSet		266
	AddressLine <AdrLine>	[0..7]	Text		266

6.1.5.1.1.5 Other <Othr>

Presence: [0..1]

Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericFinancialIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201

6.1.5.1.1.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 308

6.1.5.1.1.5.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **FinancialIdentificationScheme-Name1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201

6.1.5.1.1.5.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 294

6.1.5.1.1.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 308

6.1.5.1.1.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 308

6.1.5.1.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

BranchIdentification <BrnchId> contains the following elements (see "BranchData2" on page 201 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	Text		202
	Name *<Nm>*	[0..1]	Text		202
	PostalAddress *<PstlAdr>*	[0..1]	±		202

6.1.5.2 BranchData2

Definition: Information that locates and identifies a specific branch of a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	Text		202
	Name *<Nm>*	[0..1]	Text		202
	PostalAddress *<PstlAdr>*	[0..1]	±		202

6.1.5.2.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Datatype: "Max35Text" on page 308

6.1.5.2.2 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 306

6.1.5.2.3 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress6" on page 264 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]	CodeSet		265
	Department *<Dept>*	[0..1]	Text		265
	SubDepartment *<SubDept>*	[0..1]	Text		265
	StreetName *<StrtNm>*	[0..1]	Text		265
	BuildingNumber *<BldgNb>*	[0..1]	Text		266
	PostCode *<PstCd>*	[0..1]	Text		266
	TownName *<TwnNm>*	[0..1]	Text		266
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		266
	Country *<Ctry>*	[0..1]	CodeSet		266
	AddressLine *<AdrLine>*	[0..7]	Text		266

6.1.6   Miscellaneous

6.1.6.1 OriginalTransactionReference16

Definition: Key elements used to refer the original transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount		204
	Amount <*Amt*>	[0..1]			204
{Or	InstructedAmount <*InstdAmt*>	[1..1]	Amount		205
Or}	EquivalentAmount <*EqvtAmt*>	[1..1]			205
	Amount <*Amt*>	[1..1]	Amount		205
	CurrencyOfTransfer <*CcyOfTrf*>	[1..1]	CodeSet		205
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		205
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		206
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	Date		206
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		206
	SettlementInformation <*SttlmInf*>	[0..1]	±		208
	PaymentTypeInformation <*PmtTpInf*>	[0..1]			208
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		209
	ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		209
	ServiceLevel <*SvcLvl*>	[0..1]			210
{Or	Code <*Cd*>	[1..1]	CodeSet		210
Or}	Proprietary <*Prtry*>	[1..1]	Text		210
	LocalInstrument <*LclInstrm*>	[0..1]			210
{Or	Code <*Cd*>	[1..1]	CodeSet		210
Or}	Proprietary <*Prtry*>	[1..1]	Text		210
	SequenceType <*SeqTp*>	[0..1]	CodeSet		211
	CategoryPurpose <*CtgyPurp*>	[0..1]			211
{Or	Code <*Cd*>	[1..1]	CodeSet		211
Or}	Proprietary <*Prtry*>	[1..1]	Text		211
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		211
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]			212
	MandateIdentification <*MndtId*>	[0..1]	Text		213
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		213
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		213
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			214
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		214

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		214
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		216
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±		216
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		217
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±		219
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		219
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±		220
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		220
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	CodeSet		221
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		221
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		221
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		221
	Frequency *<Frqcy>*	[0..1]	CodeSet		221
	RemittanceInformation *<RmtInf>*	[0..1]	±		222
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		224
	Debtor *<Dbtr>*	[0..1]	±		226
	DebtorAccount *<DbtrAcct>*	[0..1]	±		228
	DebtorAgent *<DbtrAgt>*	[0..1]	±		228
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±		229
	CreditorAgent *<CdtrAgt>*	[0..1]	±		229
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		230
	Creditor *<Cdtr>*	[0..1]	±		230
	CreditorAccount *<CdtrAcct>*	[0..1]	±		232
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		232

6.1.6.1.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.6.1.2 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following **AmountType3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount		205
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			205
	Amount *<Amt>*	[1..1]	Amount		205
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet		205

6.1.6.1.2.1 InstructedAmount <InstdAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.6.1.2.2 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 the currency in which the amount is to be moved.

EquivalentAmount <EqvtAmt> contains the following **EquivalentAmount2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount		205
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet		205

6.1.6.1.2.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.

Usage: The first agent will convert the equivalent amount into the amount to be moved.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.6.1.2.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

Definition: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.

Datatype: "ActiveOrHistoricCurrencyCode" on page 287

6.1.6.1.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 302

6.1.6.1.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "ISODate" on page 302

6.1.6.1.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

Datatype: "ISODate" on page 302

6.1.6.1.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		255
	PostalAddress <*PstlAdr*>	[0..1]	±		255
	Identification <*Id*>	[0..1]			255
{Or	OrganisationIdentification <*OrgId*>	[1..1]			256
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		257
	Other <*Othr*>	[0..*]			257
	Identification <*Id*>	[1..1]	Text		257
	SchemeName <*SchmeNm*>	[0..1]			257
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		258
	Issuer <*Issr*>	[0..1]	Text		258
Or}	PrivateIdentification <*PrvtId*>	[1..1]			258
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			259
	BirthDate <*BirthDt*>	[1..1]	Date		259
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		259
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		259
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		259
	Other <*Othr*>	[0..*]			259
	Identification <*Id*>	[1..1]	Text		260
	SchemeName <*SchmeNm*>	[0..1]			260
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Issuer <*Issr*>	[0..1]	Text		260
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		260
	ContactDetails <*CtctDtls*>	[0..1]			261
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		261
	Name <*Nm*>	[0..1]	Text		261
	PhoneNumber <*PhneNb*>	[0..1]	Text		261
	MobileNumber <*MobNb*>	[0..1]	Text		261
	FaxNumber <*FaxNb*>	[0..1]	Text		262

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	EmailAddress <*EmailAdr*>	[0..1]	Text		262
	Other <*Othr*>	[0..1]	Text		262

6.1.6.1.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

SettlementInformation <SttlmInf> contains the following elements (see "SettlementInstruction4" on page 269 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		271
	SettlementAccount <*SttlmAcct*>	[0..1]	±		271
	ClearingSystem <*ClrSys*>	[0..1]			271
{Or	Code <*Cd*>	[1..1]	CodeSet		272
Or}	Proprietary <*Prtry*>	[1..1]	Text		272
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		272
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±		273
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		273
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±		274
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		275
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±		275

6.1.6.1.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following **PaymentTypeInformation25** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		209
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		209
	ServiceLevel <SvcLvl>	[0..1]			210
{Or	Code <Cd>	[1..1]	CodeSet		210
Or}	Proprietary <Prtry>	[1..1]	Text		210
	LocalInstrument <LclInstrm>	[0..1]			210
{Or	Code <Cd>	[1..1]	CodeSet		210
Or}	Proprietary <Prtry>	[1..1]	Text		210
	SequenceType <SeqTp>	[0..1]	CodeSet		211
	CategoryPurpose <CtgyPurp>	[0..1]			211
{Or	Code <Cd>	[1..1]	CodeSet		211
Or}	Proprietary <Prtry>	[1..1]	Text		211

6.1.6.1.8.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 298

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

6.1.6.1.8.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 290

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

6.1.6.1.8.3 ServiceLevel <SvcLvl>

Presence: [0..1]

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		210
Or}	Proprietary <*Prtry*>	[1..1]	Text		210

6.1.6.1.8.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 295

6.1.6.1.8.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 308

6.1.6.1.8.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

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

6.1.6.1.8.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 294

6.1.6.1.8.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 308

6.1.6.1.8.5 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 299

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.1.6.1.8.6 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		211
Or}	Proprietary *<Prtry>*	[1..1]	Text		211

6.1.6.1.8.6.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 293

6.1.6.1.8.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 308

6.1.6.1.9 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod4Code" on page 298

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
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.

6.1.6.1.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains the following **MandateRelatedInformation8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		213
	DateOfSignature <DtOfSgntr>	[0..1]	Date		213
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		213
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			214
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		214
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>	[0..1]	±		214
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		216
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±		216
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		217
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±		219
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		219
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±		220
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		220
	OriginalFrequency <OrgnlFrqcy>	[0..1]	CodeSet		221
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		221
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		221
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		221
	Frequency <Frqcy>	[0..1]	CodeSet		221

6.1.6.1.10.1 MandateIdentification <MndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

Datatype: "Max35Text" on page 308

6.1.6.1.10.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 302

6.1.6.1.10.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 304):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.6.1.10.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following **AmendmentInformation-Details8** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		214
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSch-meId>*	[0..1]	±		214
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		216
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±		216
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		217
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±		219
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		219
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±		220
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		220
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	CodeSet		221

6.1.6.1.10.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.

Datatype: "Max35Text" on page 308

6.1.6.1.10.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	EmailAddress <EmailAdr>	[0..1]	Text		262
	Other <Othr>	[0..1]	Text		262

6.1.6.1.10.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialIn-stitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

6.1.6.1.10.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see <u>"CashAccount24" on page 192</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

6.1.6.1.10.4.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		255
	PostalAddress <*PstlAdr*>	[0..1]	±		255
	Identification <*Id*>	[0..1]			255
{Or	OrganisationIdentification <*OrgId*>	[1..1]			256
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		257
	Other <*Othr*>	[0..*]			257
	Identification <*Id*>	[1..1]	Text		257
	SchemeName <*SchmeNm*>	[0..1]			257
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		258
	Issuer <*Issr*>	[0..1]	Text		258
Or}	PrivateIdentification <*PrvtId*>	[1..1]			258
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			259
	BirthDate <*BirthDt*>	[1..1]	Date		259
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		259
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		259
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		259
	Other <*Othr*>	[0..*]			259
	Identification <*Id*>	[1..1]	Text		260
	SchemeName <*SchmeNm*>	[0..1]			260
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Issuer <*Issr*>	[0..1]	Text		260
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		260
	ContactDetails <*CtctDtls*>	[0..1]			261
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		261
	Name <*Nm*>	[0..1]	Text		261
	PhoneNumber <*PhneNb*>	[0..1]	Text		261
	MobileNumber <*MobNb*>	[0..1]	Text		261
	FaxNumber <*FaxNb*>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

6.1.6.1.10.4.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

6.1.6.1.10.4.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			197
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201
	BranchIdentification *<BrnchId>*	[0..1]	±		201

6.1.6.1.10.4.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

6.1.6.1.10.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 302

6.1.6.1.10.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

Datatype: "Frequency6Code" on page 296

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

6.1.6.1.10.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Datatype: "Max1025Text" on page 306

6.1.6.1.10.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 302

6.1.6.1.10.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 302

6.1.6.1.10.8 Frequency <Frqcy>

Presence: [0..1]

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

Datatype: "Frequency6Code" on page 296

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.

CodeName	Name	Definition
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

6.1.6.1.11 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see <u>"RemittanceInformation7"</u> on page 237 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		239
	Structured <*Strd*>	[0..*]			239
	ReferredDocumentInformation <*RfrdDocInf*>	[0..*]			241
	Type <*Tp*>	[0..1]			241
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			241
{Or	Code <*Cd*>	[1..1]	CodeSet		242
Or}	Proprietary <*Prtry*>	[1..1]	Text		243
	Issuer <*Issr*>	[0..1]	Text		243
	Number <*Nb*>	[0..1]	Text		243
	RelatedDate <*RltdDt*>	[0..1]	Date		243
	ReferredDocumentAmount <*RfrdDocAmt*>	[0..1]			243
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount		244
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			244
	Type <*Tp*>	[0..1]			245
{Or	Code <*Cd*>	[1..1]	CodeSet		245
Or}	Proprietary <*Prtry*>	[1..1]	Text		245
	Amount <*Amt*>	[1..1]	Amount		245
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount		245
	TaxAmount <*TaxAmt*>	[0..*]			245
	Type <*Tp*>	[0..1]			246
{Or	Code <*Cd*>	[1..1]	CodeSet		246
Or}	Proprietary <*Prtry*>	[1..1]	Text		246
	Amount <*Amt*>	[1..1]	Amount		246
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			246
	Amount <*Amt*>	[1..1]	Amount		247
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		247
	Reason <*Rsn*>	[0..1]	Text		247
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		247
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount		247
	CreditorReferenceInformation <*CdtrRefInf*>	[0..1]			247

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			248
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			248
{Or	Code *<Cd>*	[1..1]	CodeSet		248
Or}	Proprietary *<Prtry>*	[1..1]	Text		249
	Issuer *<Issr>*	[0..1]	Text		249
	Reference *<Ref>*	[0..1]	Text		249
	Invoicer *<Invcr>*	[0..1]	±		249
	Invoicee *<Invcee>*	[0..1]	±		251
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		253

6.1.6.1.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	EmailAddress *<EmailAdr>*	[0..1]	Text		262
	Other *<Othr>*	[0..1]	Text		262

6.1.6.1.13 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor **<Dbtr>** contains the following elements (see for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262
	EmailAddress *<EmailAdr>*	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Other *<Othr>*	[0..1]	Text		262

6.1.6.1.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

DebtorAccount <DbtrAcct> contains the following elements (see <u>"CashAccount24" on page 192</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

6.1.6.1.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			197
	BICFI *<BICFI>*	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]			198
	ClearingSystemIdentification *<ClrSysId>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199
	MemberIdentification *<MmbId>*	[1..1]	Text		199
	Name *<Nm>*	[0..1]	Text		199
	PostalAddress *<PstlAdr>*	[0..1]	±		199
	Other *<Othr>*	[0..1]			200
	Identification *<Id>*	[1..1]	Text		200
	SchemeName *<SchmeNm>*	[0..1]			200
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201
	Issuer *<Issr>*	[0..1]	Text		201
	BranchIdentification *<BrnchId>*	[0..1]	±		201

6.1.6.1.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

6.1.6.1.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

6.1.6.1.18 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

6.1.6.1.19 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		255
	PostalAddress <PstlAdr>	[0..1]	±		255
	Identification <Id>	[0..1]			255
{Or	OrganisationIdentification <OrgId>	[1..1]			256
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258
Or}	PrivateIdentification <PrvtId>	[1..1]			258
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		260
	ContactDetails <CtctDtls>	[0..1]			261
	NamePrefix <NmPrfx>	[0..1]	CodeSet		261
	Name <Nm>	[0..1]	Text		261
	PhoneNumber <PhneNb>	[0..1]	Text		261
	MobileNumber <MobNb>	[0..1]	Text		261
	FaxNumber <FaxNb>	[0..1]	Text		262
	EmailAddress <EmailAdr>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Other *<Othr>*	[0..1]	Text		262

6.1.6.1.20 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

6.1.6.1.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	EmailAddress <*EmailAdr*>	[0..1]	Text		262
	Other <*Othr*>	[0..1]	Text		262

6.1.6.2 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		234
	Envelope <*Envlp*>	[1..1]			234
	Contents <*Cnts*>	[1..1]	(User Defined)		234

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.

6.1.6.2.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 307

6.1.6.2.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Envelope <Envlp> contains the following **SupplementaryDataEnvelope1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Contents <*Cnts*>	[1..1]	(User Defined)		234

6.1.6.2.2.1 Contents <Cnts>

Presence: [1..1]

Definition: Technical element that specifies the supplementary data.

Type: (User Defined)

Technical supplementary data structure that allows to specify any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The content of the supplementary data MUST NOT be validated by the receiver (processContent=lax).

6.1.6.3 RemittanceLocation2

Definition: Set of elements used to provide information on the remittance advice.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		235
	RemittanceLocationMethod *<RmtLctnMtd>*	[0..1]	CodeSet		235
	RemittanceLocationElectronicAddress *<RmtLctnElctrn-cAdr>*	[0..1]	Text		236
	RemittanceLocationPostalAddress *<RmtLctnPstlAdr>*	[0..1]			236
	Name *<Nm>*	[1..1]	Text		236
	Address *<Adr>*	[1..1]	±		236

6.1.6.3.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 308

6.1.6.3.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 299

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the superset of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.

CodeName	Name	Definition
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

6.1.6.3.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 307

6.1.6.3.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress10** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		236
	Address *<Adr>*	[1..1]	±		236

6.1.6.3.4.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that identity.

Datatype: "Max140Text" on page 306

6.1.6.3.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see ["PostalAddress6" on page 264](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		265
	Department <Dept>	[0..1]	Text		265
	SubDepartment <SubDept>	[0..1]	Text		265
	StreetName <StrtNm>	[0..1]	Text		265
	BuildingNumber <BldgNb>	[0..1]	Text		266
	PostCode <PstCd>	[0..1]	Text		266
	TownName <TwnNm>	[0..1]	Text		266
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		266
	Country <Ctry>	[0..1]	CodeSet		266
	AddressLine <AdrLine>	[0..7]	Text		266

6.1.6.4 RemittanceInformation7

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		239
	Structured <*Strd*>	[0..*]			239
	ReferredDocumentInformation <*RfrdDocInf*>	[0..*]			241
	Type <*Tp*>	[0..1]			241
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			241
{Or	Code <*Cd*>	[1..1]	CodeSet		242
Or}	Proprietary <*Prtry*>	[1..1]	Text		243
	Issuer <*Issr*>	[0..1]	Text		243
	Number <*Nb*>	[0..1]	Text		243
	RelatedDate <*RltdDt*>	[0..1]	Date		243
	ReferredDocumentAmount <*RfrdDocAmt*>	[0..1]			243
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount		244
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			244
	Type <*Tp*>	[0..1]			245
{Or	Code <*Cd*>	[1..1]	CodeSet		245
Or}	Proprietary <*Prtry*>	[1..1]	Text		245
	Amount <*Amt*>	[1..1]	Amount		245
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount		245
	TaxAmount <*TaxAmt*>	[0..*]			245
	Type <*Tp*>	[0..1]			246
{Or	Code <*Cd*>	[1..1]	CodeSet		246
Or}	Proprietary <*Prtry*>	[1..1]	Text		246
	Amount <*Amt*>	[1..1]	Amount		246
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			246
	Amount <*Amt*>	[1..1]	Amount		247
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		247
	Reason <*Rsn*>	[0..1]	Text		247
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		247
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount		247
	CreditorReferenceInformation <*CdtrRefInf*>	[0..1]			247
	Type <*Tp*>	[0..1]			248

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			248
{Or	Code <Cd>	[1..1]	CodeSet		248
Or}	Proprietary <Prtry>	[1..1]	Text		249
	Issuer <Issr>	[0..1]	Text		249
	Reference <Ref>	[0..1]	Text		249
	Invoicer <Invcr>	[0..1]	±		249
	Invoicee <Invcee>	[0..1]	±		251
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		253

6.1.6.4.1 Unstructured <Ustrd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Datatype: "Max140Text" on page 306

6.1.6.4.2 Structured <Strd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Structured <Strd> contains the following **StructuredRemittanceInformation9** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			241
	Type <Tp>	[0..1]			241
	CodeOrProprietary <CdOrPrtry>	[1..1]			241
{Or	Code <Cd>	[1..1]	CodeSet		242
Or}	Proprietary <Prtry>	[1..1]	Text		243
	Issuer <Issr>	[0..1]	Text		243
	Number <Nb>	[0..1]	Text		243
	RelatedDate <RltdDt>	[0..1]	Date		243
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]			243
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount		244
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			244
	Type <Tp>	[0..1]			245
{Or	Code <Cd>	[1..1]	CodeSet		245
Or}	Proprietary <Prtry>	[1..1]	Text		245
	Amount <Amt>	[1..1]	Amount		245
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount		245
	TaxAmount <TaxAmt>	[0..*]			245
	Type <Tp>	[0..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		246
	Amount <Amt>	[1..1]	Amount		246
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			246
	Amount <Amt>	[1..1]	Amount		247
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		247
	Reason <Rsn>	[0..1]	Text		247
	AdditionalInformation <AddtlInf>	[0..1]	Text		247
	RemittedAmount <RmtdAmt>	[0..1]	Amount		247
	CreditorReferenceInformation <CdtrRefInf>	[0..1]			247
	Type <Tp>	[0..1]			248
	CodeOrProprietary <CdOrPrtry>	[1..1]			248
{Or	Code <Cd>	[1..1]	CodeSet		248

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	Text		249
	Issuer <Issr>	[0..1]	Text		249
	Reference <Ref>	[0..1]	Text		249
	Invoicer <Invcr>	[0..1]	±		249
	Invoicee <Invcee>	[0..1]	±		251
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		253

6.1.6.4.2.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

Definition: Set of elements used to identify the documents referred to in the remittance information.

ReferredDocumentInformation <RfrdDocInf> contains the following **ReferredDocumentInformation3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			241
	CodeOrProprietary <CdOrPrtry>	[1..1]			241
{Or	Code <Cd>	[1..1]	CodeSet		242
Or}	Proprietary <Prtry>	[1..1]	Text		243
	Issuer <Issr>	[0..1]	Text		243
	Number <Nb>	[0..1]	Text		243
	RelatedDate <RltdDt>	[0..1]	Date		243

6.1.6.4.2.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type <Tp> contains the following **ReferredDocumentType2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			241
{Or	Code <Cd>	[1..1]	CodeSet		242
Or}	Proprietary <Prtry>	[1..1]	Text		243
	Issuer <Issr>	[0..1]	Text		243

6.1.6.4.2.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

CodeOrProprietary <CdOrPrtry> contains one of the following **ReferredDocumentType1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		242
Or}	Proprietary *<Prtry>*	[1..1]	Text		243

6.1.6.4.2.1.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType5Code" on page 291

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.

6.1.6.4.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 308

6.1.6.4.2.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 308

6.1.6.4.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 308

6.1.6.4.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 302

6.1.6.4.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

ReferredDocumentAmount <RfrdDocAmt> contains the following **RemittanceAmount2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount		244
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			244
	Type <Tp>	[0..1]			245
{Or	Code <Cd>	[1..1]	CodeSet		245
Or}	Proprietary <Prtry>	[1..1]	Text		245
	Amount <Amt>	[1..1]	Amount		245
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount		245
	TaxAmount <TaxAmt>	[0..*]			245
	Type <Tp>	[0..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		246
	Amount <Amt>	[1..1]	Amount		246
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			246
	Amount <Amt>	[1..1]	Amount		247
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		247
	Reason <Rsn>	[0..1]	Text		247
	AdditionalInformation <AddtlInf>	[0..1]	Text		247
	RemittedAmount <RmtdAmt>	[0..1]	Amount		247

6.1.6.4.2.2.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.6.4.2.2.2 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..*]

Definition: Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor.

DiscountAppliedAmount <DscntApldAmt> contains the following **DiscountAmountAndType1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			245
{Or	Code *<Cd>*	[1..1]	CodeSet		245
Or}	Proprietary *<Prtry>*	[1..1]	Text		245
	Amount *<Amt>*	[1..1]	Amount		245

6.1.6.4.2.2.2.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

Type <Tp> contains one of the following **DiscountAmountType1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		245
Or}	Proprietary *<Prtry>*	[1..1]	Text		245

6.1.6.4.2.2.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalDiscountAmountType1Code" on page 294

6.1.6.4.2.2.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 308

6.1.6.4.2.2.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.6.4.2.2.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.6.4.2.2.4 TaxAmount <TaxAmt>

Presence: [0..*]

Definition: Quantity of cash resulting from the calculation of the tax.

TaxAmount <TaxAmt> contains the following **TaxAmountAndType1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			246
{Or	Code *<Cd>*	[1..1]	CodeSet		246
Or}	Proprietary *<Prtry>*	[1..1]	Text		246
	Amount *<Amt>*	[1..1]	Amount		246

6.1.6.4.2.2.4.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		246
Or}	Proprietary *<Prtry>*	[1..1]	Text		246

6.1.6.4.2.2.4.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalTaxAmountType1Code" on page 296

6.1.6.4.2.2.4.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 308

6.1.6.4.2.2.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.6.4.2.2.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the document adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount		247
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		247
	Reason *<Rsn>*	[0..1]	Text		247
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		247

6.1.6.4.2.2.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.6.4.2.2.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be substracted or added to the total amount.

Datatype: "CreditDebitCode" on page 291

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

6.1.6.4.2.2.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 308

6.1.6.4.2.2.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 306

6.1.6.4.2.2.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.6.4.2.3 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

CreditorReferenceInformation <CdtrRefInf> contains the following **CreditorReferenceInformation2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			248
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			248
{Or	Code *<Cd>*	[1..1]	CodeSet		248
Or}	Proprietary *<Prtry>*	[1..1]	Text		249
	Issuer *<Issr>*	[0..1]	Text		249
	Reference *<Ref>*	[0..1]	Text		249

6.1.6.4.2.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type <Tp> contains the following **CreditorReferenceType2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			248
{Or	Code *<Cd>*	[1..1]	CodeSet		248
Or}	Proprietary *<Prtry>*	[1..1]	Text		249
	Issuer *<Issr>*	[0..1]	Text		249

6.1.6.4.2.3.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

CodeOrProprietary <CdOrPrtry> contains one of the following **CreditorReferenceType1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		248
Or}	Proprietary *<Prtry>*	[1..1]	Text		249

6.1.6.4.2.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, in a coded form.

Datatype: "DocumentType3Code" on page 291

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.

CodeName	Name	Definition
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

6.1.6.4.2.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 308

6.1.6.4.2.3.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 308

6.1.6.4.2.3.2 Reference <Ref>

Presence: [0..1]

Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.

Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.

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 308

6.1.6.4.2.4 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicer **<Invcr>** contains the following elements (see "PartyIdentification43" on page 253 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262
	EmailAddress *<EmailAdr>*	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Other *<Othr>*	[0..1]	Text		262

6.1.6.4.2.5 Invoicee <Invcee>

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

Invoicee <Invcee> contains the following elements (see <u>"PartyIdentification43" on page 253</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		255
	PostalAddress <*PstlAdr*>	[0..1]	±		255
	Identification <*Id*>	[0..1]			255
{Or	OrganisationIdentification <*OrgId*>	[1..1]			256
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		257
	Other <*Othr*>	[0..*]			257
	Identification <*Id*>	[1..1]	Text		257
	SchemeName <*SchmeNm*>	[0..1]			257
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		258
	Issuer <*Issr*>	[0..1]	Text		258
Or}	PrivateIdentification <*PrvtId*>	[1..1]			258
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			259
	BirthDate <*BirthDt*>	[1..1]	Date		259
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		259
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		259
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		259
	Other <*Othr*>	[0..*]			259
	Identification <*Id*>	[1..1]	Text		260
	SchemeName <*SchmeNm*>	[0..1]			260
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Issuer <*Issr*>	[0..1]	Text		260
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		260
	ContactDetails <*CtctDtls*>	[0..1]			261
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		261
	Name <*Nm*>	[0..1]	Text		261
	PhoneNumber <*PhneNb*>	[0..1]	Text		261
	MobileNumber <*MobNb*>	[0..1]	Text		261
	FaxNumber <*FaxNb*>	[0..1]	Text		262
	EmailAddress <*EmailAdr*>	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Other *<Othr>*	[0..1]	Text		262

6.1.6.4.2.6 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 306

6.1.7   Organisation identification

6.1.7.1 PartyIdentification43

Definition: Set of elements used to identify a person or an organisation.

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		255
	PostalAddress *<PstlAdr>*	[0..1]	±		255
	Identification *<Id>*	[0..1]			255
{Or	OrganisationIdentification *<OrgId>*	[1..1]			256
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		257
	Other *<Othr>*	[0..*]			257
	Identification *<Id>*	[1..1]	Text		257
	SchemeName *<SchmeNm>*	[0..1]			257
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Issuer *<Issr>*	[0..1]	Text		258
Or}	PrivateIdentification *<PrvtId>*	[1..1]			258
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			259
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259
	Other *<Othr>*	[0..*]			259
	Identification *<Id>*	[1..1]	Text		260
	SchemeName *<SchmeNm>*	[0..1]			260
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Issuer *<Issr>*	[0..1]	Text		260
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		260
	ContactDetails *<CtctDtls>*	[0..1]			261
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		261
	Name *<Nm>*	[0..1]	Text		261
	PhoneNumber *<PhneNb>*	[0..1]	Text		261
	MobileNumber *<MobNb>*	[0..1]	Text		261
	FaxNumber *<FaxNb>*	[0..1]	Text		262
	EmailAddress *<EmailAdr>*	[0..1]	Text		262

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Other *<Othr>*	[0..1]	Text		262

6.1.7.1.1 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 306

6.1.7.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress6" on page 264 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]	CodeSet		265
	Department *<Dept>*	[0..1]	Text		265
	SubDepartment *<SubDept>*	[0..1]	Text		265
	StreetName *<StrtNm>*	[0..1]	Text		265
	BuildingNumber *<BldgNb>*	[0..1]	Text		266
	PostCode *<PstCd>*	[0..1]	Text		266
	TownName *<TwnNm>*	[0..1]	Text		266
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		266
	Country *<Ctry>*	[0..1]	CodeSet		266
	AddressLine *<AdrLine>*	[0..7]	Text		266

6.1.7.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following **Party11Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <*OrgId*>	[1..1]			256
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet		257
	Other <*Othr*>	[0..*]			257
	Identification <*Id*>	[1..1]	Text		257
	SchemeName <*SchmeNm*>	[0..1]			257
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		258
	Issuer <*Issr*>	[0..1]	Text		258
Or}	PrivateIdentification <*PrvtId*>	[1..1]			258
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			259
	BirthDate <*BirthDt*>	[1..1]	Date		259
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		259
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		259
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet		259
	Other <*Othr*>	[0..*]			259
	Identification <*Id*>	[1..1]	Text		260
	SchemeName <*SchmeNm*>	[0..1]			260
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Issuer <*Issr*>	[0..1]	Text		260

6.1.7.1.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		257
	Other <Othr>	[0..*]			257
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258

6.1.7.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Datatype: "AnyBICIdentifier" on page 303

6.1.7.1.3.1.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			257
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258

6.1.7.1.3.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 308

6.1.7.1.3.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258

6.1.7.1.3.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 294

6.1.7.1.3.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 308

6.1.7.1.3.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 308

6.1.7.1.3.2 PrivateIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, eg, passport.

PrivateIdentification <PrvtId> contains the following **PersonIdentification5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			259
	BirthDate <BirthDt>	[1..1]	Date		259
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		259
	CityOfBirth <CityOfBirth>	[1..1]	Text		259
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		259
	Other <Othr>	[0..*]			259
	Identification <Id>	[1..1]	Text		260
	SchemeName <SchmeNm>	[0..1]			260
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Issuer <Issr>	[0..1]	Text		260

6.1.7.1.3.2.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BirthDate *<BirthDt>*	[1..1]	Date		259
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		259
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		259
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		259

6.1.7.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 302

6.1.7.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 308

6.1.7.1.3.2.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 308

6.1.7.1.3.2.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Datatype: "CountryCode" on page 291

6.1.7.1.3.2.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		260
	SchemeName <*SchmeNm*>	[0..1]			260
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Issuer <*Issr*>	[0..1]	Text		260

6.1.7.1.3.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 308

6.1.7.1.3.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationScheme-Name1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260

6.1.7.1.3.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 295

6.1.7.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 308

6.1.7.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 308

6.1.7.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Datatype: "CountryCode" on page 291

6.1.7.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following **ContactDetails2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		261
	Name <*Nm*>	[0..1]	Text		261
	PhoneNumber <*PhneNb*>	[0..1]	Text		261
	MobileNumber <*MobNb*>	[0..1]	Text		261
	FaxNumber <*FaxNb*>	[0..1]	Text		262
	EmailAddress <*EmailAdr*>	[0..1]	Text		262
	Other <*Othr*>	[0..1]	Text		262

6.1.7.1.5.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix1Code" on page 297

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MIST	Mister	Title of the person is Mister or Mr.
MISS	Miss	Title of the person is Miss.
MADM	Madam	Title of the person is Madam.

6.1.7.1.5.2 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 306

6.1.7.1.5.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 308

6.1.7.1.5.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom serv-ices.

Datatype: "PhoneNumber" on page 308

6.1.7.1.5.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 308

6.1.7.1.5.6 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 307

6.1.7.1.5.7 Other <Othr>

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: "Max35Text" on page 308

6.1.8 Payment Type

6.1.8.1 PaymentTypeInformation19

Definition: Set of elements used to provide further details of the type of payment.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		262
	ServiceLevel *<SvcLvl>*	[0..1]			263
{Or	Code *<Cd>*	[1..1]	CodeSet		263
Or}	Proprietary *<Prtry>*	[1..1]	Text		263
	LocalInstrument *<LclInstrm>*	[0..1]			263
{Or	Code *<Cd>*	[1..1]	CodeSet		263
Or}	Proprietary *<Prtry>*	[1..1]	Text		264
	CategoryPurpose *<CtgyPurp>*	[0..1]			264
{Or	Code *<Cd>*	[1..1]	CodeSet		264
Or}	Proprietary *<Prtry>*	[1..1]	Text		264

6.1.8.1.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the in-structed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 298

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

6.1.8.1.2 ServiceLevel <SvcLvl>

Presence: [0..1]

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		263
Or}	Proprietary *<Prtry>*	[1..1]	Text		263

6.1.8.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 295

6.1.8.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 308

6.1.8.1.3 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		263
Or}	Proprietary *<Prtry>*	[1..1]	Text		264

6.1.8.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 294

6.1.8.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 308

6.1.8.1.4 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		264
Or}	Proprietary *<Prtry>*	[1..1]	Text		264

6.1.8.1.4.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 293

6.1.8.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 308

6.1.9　　Postal address

6.1.9.1 PostalAddress6

Definition: Information that locates and identifies a specific address, as defined by postal services.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]	CodeSet		265
	Department <*Dept*>	[0..1]	Text		265
	SubDepartment <*SubDept*>	[0..1]	Text		265
	StreetName <*StrtNm*>	[0..1]	Text		265
	BuildingNumber <*BldgNb*>	[0..1]	Text		266
	PostCode <*PstCd*>	[0..1]	Text		266
	TownName <*TwnNm*>	[0..1]	Text		266
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		266
	Country <*Ctry*>	[0..1]	CodeSet		266
	AddressLine <*AdrLine*>	[0..7]	Text		266

6.1.9.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Datatype: "AddressType2Code" on page 288

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

6.1.9.1.2 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 308

6.1.9.1.3 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "Max70Text" on page 308

6.1.9.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 308

6.1.9.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 307

6.1.9.1.6 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 307

6.1.9.1.7 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 308

6.1.9.1.8 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 308

6.1.9.1.9 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 291

6.1.9.1.10 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: "Max70Text" on page 308

6.1.10   Regularoty Reporting

6.1.10.1 RegulatoryReporting3

Definition: Information needed due to regulatory and/or statutory requirements.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		267
	Authority *<Authrty>*	[0..1]			267
	Name *<Nm>*	[0..1]	Text		267
	Country *<Ctry>*	[0..1]	CodeSet		268
	Details *<Dtls>*	[0..*]			268
	Type *<Tp>*	[0..1]	Text		268
	Date *<Dt>*	[0..1]	Date		268
	Country *<Ctry>*	[0..1]	CodeSet		268
	Code *<Cd>*	[0..1]	Text		268
	Amount *<Amt>*	[0..1]	Amount		269
	Information *<Inf>*	[0..*]	Text		269

6.1.10.1.1 DebitCreditReportingIndicator <DbtCdtRptgInd>

Presence: [0..1]

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.

Datatype: "RegulatoryReportingType1Code" on page 298

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

6.1.10.1.2 Authority <Authrty>

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

Authority <Authrty> contains the following **RegulatoryAuthority2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		267
	Country *<Ctry>*	[0..1]	CodeSet		268

6.1.10.1.2.1 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: "Max140Text" on page 306

6.1.10.1.2.2 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Datatype: "CountryCode" on page 291

6.1.10.1.3 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		268
	Date <*Dt*>	[0..1]	Date		268
	Country <*Ctry*>	[0..1]	CodeSet		268
	Code <*Cd*>	[0..1]	Text		268
	Amount <*Amt*>	[0..1]	Amount		269
	Information <*Inf*>	[0..*]	Text		269

6.1.10.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 308

6.1.10.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 302

6.1.10.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Datatype: "CountryCode" on page 291

6.1.10.1.3.4 Code <Cd>

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Datatype: "Max10Text" on page 306

6.1.10.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.10.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 308

6.1.11 Settlement Instruction

6.1.11.1 SettlementInstruction4

Definition: Provides further details on the settlement of the instruction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		271
	SettlementAccount <*SttlmAcct*>	[0..1]	±		271
	ClearingSystem <*ClrSys*>	[0..1]			271
{Or	Code <*Cd*>	[1..1]	CodeSet		272
Or}	Proprietary <*Prtry*>	[1..1]	Text		272
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		272
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±		273
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		273
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±		274
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		275
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±		275

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

```
On Condition
    /InstructedReimbursementAgent is absent
Following Must be True
    /InstructedReimbursementAgentAccount Must be absent
```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

  If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

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

- **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
      /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

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

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
 And    /InstructedReimbursementAgent Must be present
```

6.1.11.1.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 299

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

6.1.11.1.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		192
	Type <*Tp*>	[0..1]	±		192
	Currency <*Ccy*>	[0..1]	CodeSet		193
	Name <*Nm*>	[0..1]	Text		193

6.1.11.1.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		272
Or}	Proprietary *<Prtry>*	[1..1]	Text		272

6.1.11.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 293

6.1.11.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 308

6.1.11.1.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			197
	BICFI <BICFI>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			198
	ClearingSystemIdentification <ClrSysId>	[0..1]			199
{Or	Code <Cd>	[1..1]	CodeSet		199
Or}	Proprietary <Prtry>	[1..1]	Text		199
	MemberIdentification <MmbId>	[1..1]	Text		199
	Name <Nm>	[0..1]	Text		199
	PostalAddress <PstlAdr>	[0..1]	±		199
	Other <Othr>	[0..1]			200
	Identification <Id>	[1..1]	Text		200
	SchemeName <SchmeNm>	[0..1]			200
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	BranchIdentification <BrnchId>	[0..1]	±		201

6.1.11.1.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		192
	Type <Tp>	[0..1]	±		192
	Currency <Ccy>	[0..1]	CodeSet		193
	Name <Nm>	[0..1]	Text		193

6.1.11.1.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			197
	BICFI <*BICFI*>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]			198
	ClearingSystemIdentification <*ClrSysId*>	[0..1]			199
{Or	Code <*Cd*>	[1..1]	CodeSet		199
Or}	Proprietary <*Prtry*>	[1..1]	Text		199
	MemberIdentification <*MmbId*>	[1..1]	Text		199
	Name <*Nm*>	[0..1]	Text		199
	PostalAddress <*PstlAdr*>	[0..1]	±		199
	Other <*Othr*>	[0..1]			200
	Identification <*Id*>	[1..1]	Text		200
	SchemeName <*SchmeNm*>	[0..1]			200
{Or	Code <*Cd*>	[1..1]	CodeSet		201
Or}	Proprietary <*Prtry*>	[1..1]	Text		201
	Issuer <*Issr*>	[0..1]	Text		201
	BranchIdentification <*BrnchId*>	[0..1]	±		201

6.1.11.1.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		192
	Type <*Tp*>	[0..1]	±		192
	Currency <*Ccy*>	[0..1]	CodeSet		193
	Name <*Nm*>	[0..1]	Text		193

6.1.11.1.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 197 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			197
	BICFI <*BICFI*>	[0..1]	IdentifierSet		198
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]			198
	ClearingSystemIdentification <*ClrSysId*>	[0..1]			199
{Or	Code <*Cd*>	[1..1]	CodeSet		199
Or}	Proprietary <*Prtry*>	[1..1]	Text		199
	MemberIdentification <*MmbId*>	[1..1]	Text		199
	Name <*Nm*>	[0..1]	Text		199
	PostalAddress <*PstlAdr*>	[0..1]	±		199
	Other <*Othr*>	[0..1]			200
	Identification <*Id*>	[1..1]	Text		200
	SchemeName <*SchmeNm*>	[0..1]			200
{Or	Code <*Cd*>	[1..1]	CodeSet		201
Or}	Proprietary <*Prtry*>	[1..1]	Text		201
	Issuer <*Issr*>	[0..1]	Text		201
	BranchIdentification <*BrnchId*>	[0..1]	±		201

6.1.11.1.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount24" on page 192 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		192
	Type *<Tp>*	[0..1]	±		192
	Currency *<Ccy>*	[0..1]	CodeSet		193
	Name *<Nm>*	[0..1]	Text		193

6.1.12 Tax

6.1.12.1 TaxInformation3

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]			278
	TaxIdentification *<TaxId>*	[0..1]	Text		278
	RegistrationIdentification *<RegnId>*	[0..1]	Text		278
	TaxType *<TaxTp>*	[0..1]	Text		278
	Debtor *<Dbtr>*	[0..1]			278
	TaxIdentification *<TaxId>*	[0..1]	Text		279
	RegistrationIdentification *<RegnId>*	[0..1]	Text		279
	TaxType *<TaxTp>*	[0..1]	Text		279
	Authorisation *<Authstn>*	[0..1]			279
	Title *<Titl>*	[0..1]	Text		279
	Name *<Nm>*	[0..1]	Text		280
	AdministrationZone *<AdmstnZn>*	[0..1]	Text		280
	ReferenceNumber *<RefNb>*	[0..1]	Text		280
	Method *<Mtd>*	[0..1]	Text		280
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount		280
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount		280
	Date *<Dt>*	[0..1]	Date		280
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		280
	Record *<Rcrd>*	[0..*]			280
	Type *<Tp>*	[0..1]	Text		281
	Category *<Ctgy>*	[0..1]	Text		281
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		282
	DebtorStatus *<DbtrSts>*	[0..1]	Text		282
	CertificateIdentification *<CertId>*	[0..1]	Text		282
	FormsCode *<FrmsCd>*	[0..1]	Text		282
	Period *<Prd>*	[0..1]			282
	Year *<Yr>*	[0..1]	Date		282
	Type *<Tp>*	[0..1]	CodeSet		282
	FromToDate *<FrToDt>*	[0..1]	±		283
	TaxAmount *<TaxAmt>*	[0..1]			284
	Rate *<Rate>*	[0..1]	Rate		284

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount		284
	TotalAmount *<TtlAmt>*	[0..1]	Amount		284
	Details *<Dtls>*	[0..*]			284
	Period *<Prd>*	[0..1]			285
	Year *<Yr>*	[0..1]	Date		285
	Type *<Tp>*	[0..1]	CodeSet		285
	FromToDate *<FrToDt>*	[0..1]	±		286
	Amount *<Amt>*	[1..1]	Amount		286
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		286

6.1.12.1.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following **TaxParty1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		278
	RegistrationIdentification *<RegnId>*	[0..1]	Text		278
	TaxType *<TaxTp>*	[0..1]	Text		278

6.1.12.1.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 308

6.1.12.1.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 308

6.1.12.1.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 308

6.1.12.1.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Set of elements used to identify the party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following **TaxParty2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		279
	RegistrationIdentification <RegnId>	[0..1]	Text		279
	TaxType <TaxTp>	[0..1]	Text		279
	Authorisation <Authstn>	[0..1]			279
	Title <Titl>	[0..1]	Text		279
	Name <Nm>	[0..1]	Text		280

6.1.12.1.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 308

6.1.12.1.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 308

6.1.12.1.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 308

6.1.12.1.2.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Title <Titl>	[0..1]	Text		279
	Name <Nm>	[0..1]	Text		280

6.1.12.1.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 308

6.1.12.1.2.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 306

6.1.12.1.3 AdministrationZone <AdmstnZn>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 308

6.1.12.1.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 306

6.1.12.1.5 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 308

6.1.12.1.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.12.1.7 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.12.1.8 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 302

6.1.12.1.9 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 305

6.1.12.1.10 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		281
	Category *<Ctgy>*	[0..1]	Text		281
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		282
	DebtorStatus *<DbtrSts>*	[0..1]	Text		282
	CertificateIdentification *<CertId>*	[0..1]	Text		282
	FormsCode *<FrmsCd>*	[0..1]	Text		282
	Period *<Prd>*	[0..1]			282
	Year *<Yr>*	[0..1]	Date		282
	Type *<Tp>*	[0..1]	CodeSet		282
	FromToDate *<FrToDt>*	[0..1]	±		283
	TaxAmount *<TaxAmt>*	[0..1]			284
	Rate *<Rate>*	[0..1]	Rate		284
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount		284
	TotalAmount *<TtlAmt>*	[0..1]	Amount		284
	Details *<Dtls>*	[0..*]			284
	Period *<Prd>*	[0..1]			285
	Year *<Yr>*	[0..1]	Date		285
	Type *<Tp>*	[0..1]	CodeSet		285
	FromToDate *<FrToDt>*	[0..1]	±		286
	Amount *<Amt>*	[1..1]	Amount		286
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		286

6.1.12.1.10.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 308

6.1.12.1.10.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: "Max35Text" on page 308

6.1.12.1.10.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 308

6.1.12.1.10.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 308

6.1.12.1.10.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 308

6.1.12.1.10.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 308

6.1.12.1.10.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Date		282
	Type *<Tp>*	[0..1]	CodeSet		282
	FromToDate *<FrToDt>*	[0..1]	±		283

6.1.12.1.10.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 302

6.1.12.1.10.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 300

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EigthMonth	Tax is related to the eigth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelvethMonth	Tax is related to the twelveth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.1.12.1.10.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriodDetails" on page 196 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		196
	ToDate <ToDt>	[1..1]	Date		197

6.1.12.1.10.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		284
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount		284
	TotalAmount <TtlAmt>	[0..1]	Amount		284
	Details <Dtls>	[0..*]			284
	Period <Prd>	[0..1]			285
	Year <Yr>	[0..1]	Date		285
	Type <Tp>	[0..1]	CodeSet		285
	FromToDate <FrToDt>	[0..1]	±		286
	Amount <Amt>	[1..1]	Amount		286

6.1.12.1.10.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 305

6.1.12.1.10.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.12.1.10.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.12.1.10.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]			285
	Year *<Yr>*	[0..1]	Date		285
	Type *<Tp>*	[0..1]	CodeSet		285
	FromToDate *<FrToDt>*	[0..1]	±		286
	Amount *<Amt>*	[1..1]	Amount		286

6.1.12.1.10.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Date		285
	Type *<Tp>*	[0..1]	CodeSet		285
	FromToDate *<FrToDt>*	[0..1]	±		286

6.1.12.1.10.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 302

6.1.12.1.10.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 300

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.

CodeName	Name	Definition
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EigthMonth	Tax is related to the eigth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelvethMonth	Tax is related to the twelveth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.1.12.1.10.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriodDetails" on page 196 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		196
	ToDate *<ToDt>*	[1..1]	Date		197

6.1.12.1.10.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 287

6.1.12.1.10.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 306

6.2 Message Datatypes

6.2.1 Amount

6.2.1.1 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 287

Format

minInclusive	0
totalDigits	18
fractionDigits	5

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.

  Note: The decimal separator is a dot.

6.2.2 CodeSet

6.2.2.1 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

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.

6.2.2.2 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

6.2.2.3 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

6.2.2.4 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

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 rules agreed in the service level and/or scheme.

6.2.2.5 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

6.2.2.6 ChequeType2Code

Definition: Specifies the type of cheque.

Type: CodeSet

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 'negotiatable 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 'negotiatable 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.

6.2.2.7 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	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

6.2.2.8 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

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).

6.2.2.9 CreditDebitCode

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

Type: CodeSet

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

6.2.2.10 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

6.2.2.11 DocumentType5Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.

6.2.2.12 ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
SPOT	Spot	Exchange rate applied is the spot rate.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.

6.2.2.13 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code 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.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.14 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account 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.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.15 ExternalCashClearingSystem1Code

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

Type: CodeSet

Format

minLength	1
maxLength	3

6.2.2.16 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.17 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

Type: CodeSet

Format

minLength	1
maxLength	5

6.2.2.18   ExternalDiscountAmountType1Code

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.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.19   ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code 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.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.20   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.

Type: CodeSet

Format

minLength	1
maxLength	35

6.2.2.21   ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code 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.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.22 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code 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.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.23 ExternalPurpose1Code

Definition: Specifies the external purpose code 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.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.24 ExternalReversalReason1Code

Definition: Specifies the reversal reason, as published in an external reversal reason code list.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.25 ExternalServiceLevel1Code

Definition: Specifies the external service level code 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.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.26 ExternalStatusReason1Code

Definition: Specifies the status reason, as published in an external status reason code list.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.27 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.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.2.28 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

6.2.2.29 Instruction3Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

CodeName	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.

6.2.2.30 NamePrefix1Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MIST	Mister	Title of the person is Mister or Mr.
MISS	Miss	Title of the person is Miss.
MADM	Madam	Title of the person is Madam.

6.2.2.31 PaymentMethod2Code

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

CodeName	Name	Definition
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.

6.2.2.32 PaymentMethod3Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

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.

6.2.2.33 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
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.

6.2.2.34 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

6.2.2.35 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	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

6.2.2.36 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the superset of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

6.2.2.37 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.2.2.38 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

6.2.2.39 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EigthMonth	Tax is related to the eigth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelvethMonth	Tax is related to the twelveth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.

CodeName	Name	Definition
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.2.2.40 TransactionGroupStatus3Code

Definition: Specifies the status of a group of payment instructions.

Type: CodeSet

CodeName	Name	Definition
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
RCVD	Received	Payment initiation has been received by the receiving agent.
PART	PartiallyAccepted	A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.

6.2.2.41 TransactionIndividualStatus3Code

Definition: Specifies the status of a single payment instruction.

Type: CodeSet

CodeName	Name	Definition
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.

6.2.3 Date

6.2.3.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

6.2.4 DateTime

6.2.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

6.2.5 IdentifierSet

6.2.5.1 AnyBICIdentifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

  Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

6.2.5.2 BICFIIdentifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

  Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

6.2.5.3 IBAN2007Identifier

Definition: An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616:2007 - "Banking and related financial services - International Bank Account Number (IBAN)".

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.

6.2.6   Indicator

6.2.6.1 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

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.

6.2.6.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

6.2.7 Quantity

6.2.7.1 DecimalNumber

Definition: Number of objects represented as a decimal number, eg, 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

6.2.7.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

6.2.8 Rate

6.2.8.1 BaseOneRate

Definition: Rate expressed as a decimal, eg, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

6.2.8.2 PercentageRate

Definition: Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

6.2.9   Text

6.2.9.1 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

6.2.9.2 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

6.2.9.3 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

6.2.9.4 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

6.2.9.5 Max140Text

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

Type: Text

Format

minLength	1

maxLength	140

6.2.9.6 Max15NumericText

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

Type: Text

Format

pattern	[0-9]{1,15}

6.2.9.7 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

6.2.9.8 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

6.2.9.9 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

6.2.9.10 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

6.2.9.11 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

6.2.9.12 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

6.2.9.13 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

6.2.9.14 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}