

ISO 20022

Cash Management - Charges Management - ISO -
Latest version

Cash Management - Charges and Cheques Management

Approved by the Payments SEG on 04 October 2021

This document provides details of the Message Definitions for Cash Management - Charges Management - ISO - Latest version.

October 2021

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1 Message Set Overview

Introduction

Set of cash management messages that allow for the processing of charges and cheques. Those messages are the result of the reengineering of the proprietary FIN messages:

- MT n90 and MT n91 for the charges processing.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

| MessageDefinition | Definition |
|--|--|
| camt.105.001.01 ChargesPaymentNotificationV01 | The ChargesPaymentNotification message is sent by the account servicing institution to the account owner to advise charges, interest or other adjustments to the owner's account. It provides details of charges which are previously unknown to the Receiver. |
| camt.106.001.01 ChargesPaymentRequestV01 | The ChargesPaymentRequest message is sent by a financial institution to another financial institution to request the payment of charges, interest and/or other expenses which are previously unknown to the receiver. |

2 camt.105.001.01 ChargesPaymentNotificationV01

2.1 MessageDefinition Functionality

The ChargesPaymentNotification message is sent by the account servicing institution to the account owner to advise charges, interest or other adjustments to the owner's account. It provides details of charges which are previously unknown to the Receiver.

Outline

The ChargesPaymentNotificationV01 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. Charges

Provides information on the charges to be paid by the charge bearer(s) related to the processing of the underlying transaction.

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> <ChrgsPmtNtfctn> | [1..1] | | | |
| | GroupHeader <GrpHdr> | [1..1] | | | 5 |
| | MessageIdentification <MsgId> | [1..1] | Text | | 6 |
| | CreationDateTime <CreDtTm> | [1..1] | DateTime | | 6 |
| | NumberOfChargesRecords <NbOfChrgsRcrds> | [1..1] | Text | | 6 |
| | ControlSum <CtrlSum> | [0..1] | Quantity | | 6 |
| | TotalChargesAmount <TtlChrgsAmt> | [0..1] | Amount | C1, C5 | 6 |
| | Charges <Chrgs> | [1..*] | ± | | 7 |
| | SupplementaryData <SplmtryData> | [0..*] | ± | C9 | 9 |

2.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with

the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 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.

C3 BICFI

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

C4 Country

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

C5 CurrencyAmount

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

Note: The decimal separator is a dot.

C6 IBAN

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

C7 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C8 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C9 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 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 charges records included in the message.

GroupHeader <GrpHdr> contains the following **GroupHeader102** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--|--------|----------|-------------|------|
| | MessageIdentification <MsgId> | [1..1] | Text | | 6 |
| | CreationDateTime <CreDtTm> | [1..1] | DateTime | | 6 |
| | NumberOfChargesRecords <NbOfChrgsRcrds> | [1..1] | Text | | 6 |
| | ControlSum <CtrlSum> | [0..1] | Quantity | | 6 |
| | TotalChargesAmount <TtlChrgsAmt> | [0..1] | Amount | C1, C5 | 6 |

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 66

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 63

2.4.1.3 NumberOfChargesRecords <NbOfChrgsRcrds>

Presence: [1..1]

Definition: Number of individual charges record contained in the message.

Datatype: "Max15NumericText" on page 65

2.4.1.4 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 65

2.4.1.5 TotalChargesAmount <TtlChrgsAmt>

Presence: [0..1]

Definition: Total amount of charges claimed through this message.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 59

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet 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 Charges <Chrgs>

Presence: [1..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the processing of the underlying transaction.

Charges <Chrgs> contains the following elements (see "ChargesRecord4" on page 19 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--|--------|---------------|-------------|------|
| | ChargesRecordIdentification <ChrgsRcrdId> | [0..1] | Text | | 21 |
| | UnderlyingTransaction <UndrlygTx> | [1..*] | | | 21 |
| | MessageIdentification <MsgId> | [0..1] | Text | | 22 |
| | MessageNameIdentification <MsgNmId> | [0..1] | Text | | 22 |
| | AccountServicerReference <AcctSvcrRef> | [0..1] | Text | | 22 |
| | PaymentInformationIdentification <PmtInfId> | [0..1] | Text | | 23 |
| | InstructionIdentification <InstrId> | [0..1] | Text | | 23 |
| | EndToEndIdentification <EndToEndId> | [0..1] | Text | | 23 |
| | UETR <UETR> | [0..1] | IdentifierSet | | 23 |
| | TransactionIdentification <TxId> | [0..1] | Text | | 23 |
| | MandateIdentification <MndtId> | [0..1] | Text | | 23 |
| | ChequeNumber <ChqNb> | [0..1] | Text | | 24 |
| | ClearingSystemReference <ClrSysRef> | [0..1] | Text | | 24 |
| | AccountOwnerTransactionIdentification <AcctOwnrTxId> | [0..1] | Text | | 24 |
| | AccountServicerTransactionIdentification <AcctSvcrTxId> | [0..1] | Text | | 24 |
| | MarketInfrastructureTransactionIdentification <MktInfstrctrTxId> | [0..1] | Text | | 24 |
| | ProcessingIdentification <PrctlId> | [0..1] | Text | | 24 |
| | Proprietary <Prtry> | [0..*] | | | 24 |
| | Type <Tp> | [1..1] | Text | | 25 |
| | Reference <Ref> | [1..1] | Text | | 25 |
| | Amount <Amt> | [1..1] | Amount | C1, C5 | 25 |
| | CreditDebitIndicator <CdtDbtInd> | [0..1] | CodeSet | | 25 |
| | ValueDate <ValDt> | [0..1] | ± | | 26 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 26 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | | C8, C7 | 26 |
| | Identification </Id> | [0..1] | ± | | 27 |
| | Type <Tp> | [0..1] | ± | | 27 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 27 |
| | Name <Nm> | [0..1] | Text | | 28 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|--|--------|---------|-------------|------|
| | Proxy <Prxy> | [0..1] | ± | | 28 |
| | ChargesAccount <ChrgsAcct> | [1..1] | | C8, C7 | 28 |
| | Identification <Id> | [0..1] | ± | | 29 |
| | Type <Tp> | [0..1] | ± | | 29 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 30 |
| | Name <Nm> | [0..1] | Text | | 30 |
| | Proxy <Prxy> | [0..1] | ± | | 30 |
| | ChargesAccountOwner <ChrgsAcctOwnr> | [0..1] | ± | | 30 |
| | Type <Tp> | [0..1] | | | 31 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 31 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 31 |
| | InstructionForInstructedAgent <InstrForInststdAgt> | [0..1] | ± | | 31 |
| | AdditionalInformation <AddtlInf> | [0..1] | Text | | 32 |

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: C9 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 53 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|-------------------|-------------|------|
| | PlaceAndName <PlcAndNm> | [0..1] | Text | | 54 |
| | Envelope <Envlp> | [1..1] | (External Schema) | | 54 |

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 camt.106.001.01 ChargesPaymentRequestV01

3.1 MessageDefinition Functionality

The ChargesPaymentRequest message is sent by a financial institution to another financial institution to request the payment of charges, interest and/or other expenses which are previously unknown to the receiver.

Outline

The ChargesPaymentRequestV01 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. Charges

Provides information on the charges to be paid by the charge bearer(s) related to the processing of the underlying transaction.

C. 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> <ChrgsPmtReq> | [1..1] | | | |
| | GroupHeader <GrpHdr> | [1..1] | | | 11 |
| | MessageIdentification <MsgId> | [1..1] | Text | | 12 |
| | CreationDateTime <CreDtTm> | [1..1] | DateTime | | 12 |
| | NumberOfChargesRecords <NbOfChrgsRcrds> | [1..1] | Text | | 12 |
| | ControlSum <CtrlSum> | [0..1] | Quantity | | 12 |
| | TotalChargesAmount <TtlChrgsAmt> | [0..1] | Amount | C1, C5 | 12 |
| | Charges <Chrgs> | [1..*] | ± | | 13 |
| | SupplementaryData <SplmtryData> | [0..*] | ± | C9 | 15 |

3.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with

the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 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.

C3 BICFI

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

C4 Country

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

C5 CurrencyAmount

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

Note: The decimal separator is a dot.

C6 IBAN

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

C7 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C8 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C9 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 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 charges records included in the message.

GroupHeader <GrpHdr> contains the following **GroupHeader102** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--|--------|----------|-------------|------|
| | MessageIdentification <MsgId> | [1..1] | Text | | 12 |
| | CreationDateTime <CreDtTm> | [1..1] | DateTime | | 12 |
| | NumberOfChargesRecords <NbOfChrgsRcrds> | [1..1] | Text | | 12 |
| | ControlSum <CtrlSum> | [0..1] | Quantity | | 12 |
| | TotalChargesAmount <TtlChrgsAmt> | [0..1] | Amount | C1, C5 | 12 |

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 66

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 63

3.4.1.3 NumberOfChargesRecords <NbOfChrgsRcrds>

Presence: [1..1]

Definition: Number of individual charges record contained in the message.

Datatype: "Max15NumericText" on page 65

3.4.1.4 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 65

3.4.1.5 TotalChargesAmount <TtlChrgsAmt>

Presence: [0..1]

Definition: Total amount of charges claimed through this message.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 59

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet 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.

3.4.2 Charges <Chrgs>

Presence: [1..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the processing of the underlying transaction.

Charges <Chrgs> contains the following elements (see "ChargesRecord5" on page 32 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|---------------|-------------|------|
| | ChargesRecordIdentification <ChrgsRcrdId> | [0..1] | Text | | 34 |
| | UnderlyingTransaction <UndrlygTx> | [1..*] | | | 34 |
| | MessageIdentification <MsgId> | [0..1] | Text | | 35 |
| | MessageNameIdentification <MsgNmId> | [0..1] | Text | | 35 |
| | AccountServicerReference <AcctSvcrRef> | [0..1] | Text | | 35 |
| | PaymentInformationIdentification <PmtInfId> | [0..1] | Text | | 36 |
| | InstructionIdentification <InstrId> | [0..1] | Text | | 36 |
| | EndToEndIdentification <EndToEndId> | [0..1] | Text | | 36 |
| | UETR <UETR> | [0..1] | IdentifierSet | | 36 |
| | TransactionIdentification <TxId> | [0..1] | Text | | 36 |
| | MandateIdentification <MndtId> | [0..1] | Text | | 36 |
| | ChequeNumber <ChqNb> | [0..1] | Text | | 37 |
| | ClearingSystemReference <ClrSysRef> | [0..1] | Text | | 37 |
| | AccountOwnerTransactionIdentification <AcctOwnrTxId> | [0..1] | Text | | 37 |
| | AccountServicerTransactionIdentification <AcctSvcrTxId> | [0..1] | Text | | 37 |
| | MarketInfrastructureTransactionIdentification <MktInfstrctrTxId> | [0..1] | Text | | 37 |
| | ProcessingIdentification <PrctlId> | [0..1] | Text | | 37 |
| | Proprietary <Prtry> | [0..*] | | | 37 |
| | Type <Tp> | [1..1] | Text | | 38 |
| | Reference <Ref> | [1..1] | Text | | 38 |
| | Amount <Amt> | [1..1] | Amount | C1, C5 | 38 |
| | CreditDebitIndicator <CdtDbtInd> | [0..1] | CodeSet | | 38 |
| | ValueDate <ValDt> | [0..1] | ± | | 39 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 39 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | | C8, C7 | 39 |
| | Identification </Id> | [0..1] | ± | | 40 |
| | Type <Tp> | [0..1] | ± | | 40 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 40 |
| | Name <Nm> | [0..1] | Text | | 41 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|---|--------|---------|-------------|------|
| | Proxy <Prxy> | [0..1] | ± | | 41 |
| | ChargesAccountAgent <ChrgsAcctAgt> | [0..1] | ± | | 41 |
| | ChargesAccountAgentAccount <ChrgsAcctAgtAcct> | [0..1] | | C8, C7 | 41 |
| | Identification <Id> | [0..1] | ± | | 42 |
| | Type <Tp> | [0..1] | ± | | 42 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 43 |
| | Name <Nm> | [0..1] | Text | | 43 |
| | Proxy <Prxy> | [0..1] | ± | | 43 |
| | Type <Tp> | [0..1] | | | 44 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 44 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 44 |
| | InstructionForInstructedAgent <InstrForInstAgt> | [0..1] | ± | | 44 |
| | AdditionalInformation <AddtlInf> | [0..1] | Text | | 45 |

3.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C9 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 53 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|-------------------|-------------|------|
| | PlaceAndName <PlcAndNm> | [0..1] | Text | | 54 |
| | Envelope <Envlp> | [1..1] | (External Schema) | | 54 |

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 Message Items Types

4.1 MessageComponents

4.1.1 Account

4.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 16 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 16 |

4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ["ExternalCashAccountType1Code" on page 61](#)

4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Nature or use of the account in a proprietary form.

Datatype: ["Max35Text" on page 66](#)

4.1.1.2 GenericAccountIdentification1

Definition: Information related to a generic account identification.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| | Identification <Id> | [1..1] | Text | | 16 |
| | SchemeName <SchmeNm> | [0..1] | | | 17 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 17 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 17 |
| | Issuer <Issr> | [0..1] | Text | | 17 |

4.1.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max34Text" on page 66](#)

4.1.1.2.2 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 | | 17 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 17 |

4.1.1.2.2.1 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 61**4.1.1.2.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 66**4.1.1.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 66**4.1.1.3 ProxyAccountIdentification1***Definition:* Information related to a proxy identification of the account.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| | Type <Tp> | [0..1] | | | 17 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 18 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 18 |
| | Identification <Id> | [1..1] | Text | | 18 |

4.1.1.3.1 Type <Tp>*Presence:* [0..1]*Definition:* Type of the proxy identification.

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

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 18 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 18 |

4.1.1.3.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalProxyAccountType1Code" on page 62

4.1.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 66

4.1.1.3.2 Identification <Id>

Presence: [1..1]

Definition: Identification used to indicate the account identification under another specified name.

Datatype: "Max2048Text" on page 66

4.1.2 Account Identification

4.1.2.1 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 | C6 | 18 |
| Or} | Other <Othr> | [1..1] | ± | | 19 |

4.1.2.1.1 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.

Impacted by: C6 "IBAN"

Datatype: "IBAN2007Identifier" on page 64

Constraints

- **IBAN**

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

4.1.2.1.2 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 elements (see "[GenericAccountIdentification1](#)" on page 16 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| | Identification <Id> | [1..1] | Text | | 16 |
| | SchemeName <SchmeNm> | [0..1] | | | 17 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 17 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 17 |
| | Issuer <Issr> | [0..1] | Text | | 17 |

4.1.3 Charge**4.1.3.1 ChargesRecord4**

Definition: Provides further individual record details on the charges related to the payment transaction.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|---------------|-------------|------|
| | ChargesRecordIdentification <ChrgsRcrdId> | [0..1] | Text | | 21 |
| | UnderlyingTransaction <UndrlygTx> | [1..*] | | | 21 |
| | MessageIdentification <MsgId> | [0..1] | Text | | 22 |
| | MessageNameIdentification <MsgNmId> | [0..1] | Text | | 22 |
| | AccountServicerReference <AcctSvcrRef> | [0..1] | Text | | 22 |
| | PaymentInformationIdentification <PmtInfId> | [0..1] | Text | | 23 |
| | InstructionIdentification <InstrId> | [0..1] | Text | | 23 |
| | EndToEndIdentification <EndToEndId> | [0..1] | Text | | 23 |
| | UETR <UETR> | [0..1] | IdentifierSet | | 23 |
| | TransactionIdentification <TxId> | [0..1] | Text | | 23 |
| | MandateIdentification <MndtId> | [0..1] | Text | | 23 |
| | ChequeNumber <ChqNb> | [0..1] | Text | | 24 |
| | ClearingSystemReference <ClrSysRef> | [0..1] | Text | | 24 |
| | AccountOwnerTransactionIdentification <AcctOwnrTxId> | [0..1] | Text | | 24 |
| | AccountServicerTransactionIdentification <AcctSvcrTxId> | [0..1] | Text | | 24 |
| | MarketInfrastructureTransactionIdentification <MktInfstrctrTxId> | [0..1] | Text | | 24 |
| | ProcessingIdentification <PrcgId> | [0..1] | Text | | 24 |
| | Proprietary <Prtry> | [0..*] | | | 24 |
| | Type <Tp> | [1..1] | Text | | 25 |
| | Reference <Ref> | [1..1] | Text | | 25 |
| | Amount <Amt> | [1..1] | Amount | C1, C5 | 25 |
| | CreditDebitIndicator <CdtDbtInd> | [0..1] | CodeSet | | 25 |
| | ValueDate <ValDt> | [0..1] | ± | | 26 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 26 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | | C8, C7 | 26 |
| | Identification </Id> | [0..1] | ± | | 27 |
| | Type <Tp> | [0..1] | ± | | 27 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 27 |
| | Name <Nm> | [0..1] | Text | | 28 |
| | Proxy <Prxy> | [0..1] | ± | | 28 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|--|--------|---------|-------------|------|
| | ChargesAccount <ChrgsAcct> | [1..1] | | C8, C7 | 28 |
| | Identification <Id> | [0..1] | ± | | 29 |
| | Type <Tp> | [0..1] | ± | | 29 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 30 |
| | Name <Nm> | [0..1] | Text | | 30 |
| | Proxy <Prxy> | [0..1] | ± | | 30 |
| | ChargesAccountOwner <ChrgsAcctOwnr> | [0..1] | ± | | 30 |
| | Type <Tp> | [0..1] | | | 31 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 31 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 31 |
| | InstructionForInstructedAgent <InstrForInstdAgt> | [0..1] | ± | | 31 |
| | AdditionalInformation <AddtlInf> | [0..1] | Text | | 32 |

4.1.3.1.1 ChargesRecordIdentification <ChrgsRcrdId>

Presence: [0..1]

Definition: Unique and unambiguous identification of the charges record for reconciliation purpose.

Usage: this identification shall be used as the end-to-end identification in the resulting message for the payment of the charges, to allow for automated reconciliation.

Datatype: "Max35Text" on page 66

4.1.3.1.2 UnderlyingTransaction <UndrlygTx>

Presence: [1..*]

Definition: Identifies the underlying transaction(s) to which the charges apply.

UnderlyingTransaction <UndrlygTx> contains the following **TransactionReferences7** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|---------------|-------------|------|
| | MessageIdentification <Msgld> | [0..1] | Text | | 22 |
| | MessageNameIdentification <MsgNmld> | [0..1] | Text | | 22 |
| | AccountServicerReference <AcctSvcrRef> | [0..1] | Text | | 22 |
| | PaymentInformationIdentification <PmtInflId> | [0..1] | Text | | 23 |
| | InstructionIdentification <InstrId> | [0..1] | Text | | 23 |
| | EndToEndIdentification <EndToEndId> | [0..1] | Text | | 23 |
| | UETR <UETR> | [0..1] | IdentifierSet | | 23 |
| | TransactionIdentification <TxId> | [0..1] | Text | | 23 |
| | MandatIdentification <MndtId> | [0..1] | Text | | 23 |
| | ChequeNumber <ChqNb> | [0..1] | Text | | 24 |
| | ClearingSystemReference <ClrSysRef> | [0..1] | Text | | 24 |
| | AccountOwnerTransactionIdentification <AcctOwnrTxId> | [0..1] | Text | | 24 |
| | AccountServicerTransactionIdentification <AcctSvcrTxId> | [0..1] | Text | | 24 |
| | MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId> | [0..1] | Text | | 24 |
| | ProcessingIdentification <PrcgId> | [0..1] | Text | | 24 |
| | Proprietary <Prtry> | [0..*] | | | 24 |
| | Type <Tp> | [1..1] | Text | | 25 |
| | Reference <Ref> | [1..1] | Text | | 25 |

4.1.3.1.2.1 MessageIdentification <Msgld>

Presence: [0..1]

Definition: Point to point reference, as assigned by the instructing party of the underlying message.

Datatype: "Max35Text" on page 66

4.1.3.1.2.2 MessageNameIdentification <MsgNmld>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.3.1.2.3 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.3.1.2.4 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.3.1.2.5 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 66

4.1.3.1.2.6 EndToEndIdentification <EndToEndId>

Presence: [0..1]

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

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

Datatype: "Max35Text" on page 66

4.1.3.1.2.7 UETR <UETR>

Presence: [0..1]

Definition: Universally unique identifier to provide an end-to-end reference of a payment transaction.

Datatype: "UUIDv4Identifier" on page 64

4.1.3.1.2.8 TransactionIdentification <TxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.

Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

Datatype: "Max35Text" on page 66

4.1.3.1.2.9 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.3.1.2.10 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.3.1.2.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

Datatype: "Max35Text" on page 66

4.1.3.1.2.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>

Presence: [0..1]

Definition: Unambiguous identification of the securities transaction as known by the securities account owner (or the instructing party managing the account).

Datatype: "Max35Text" on page 66

4.1.3.1.2.13 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [0..1]

Definition: Unambiguous identification of the securities transaction as known by the securities account servicer.

Datatype: "Max35Text" on page 66

4.1.3.1.2.14 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>

Presence: [0..1]

Definition: Identification of a securities transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities.

Datatype: "Max35Text" on page 66

4.1.3.1.2.15 ProcessingIdentification <PrcgId>

Presence: [0..1]

Definition: Identification of the securities transaction assigned by the processor of the instruction other than the securities account owner, the securities account servicer and the market infrastructure.

Datatype: "Max35Text" on page 66

4.1.3.1.2.16 Proprietary <Prtry>

Presence: [0..*]

Definition: Proprietary reference related to the underlying transaction.

Proprietary <Prtry> contains the following **ProprietaryReference1** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|------|-------------|------|
| | Type <Tp> | [1..1] | Text | | 25 |
| | Reference <Ref> | [1..1] | Text | | 25 |

4.1.3.1.2.16.1 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Datatype: "Max35Text" on page 66

4.1.3.1.2.16.2 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Datatype: "Max35Text" on page 66

4.1.3.1.3 Amount <Amt>

Presence: [1..1]

Definition: Amount of transaction charges to be paid by the charge bearer.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 59

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet 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.

4.1.3.1.4 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the charges amount is a credit or a debit amount.

Usage: A zero amount is considered to be a credit.

Datatype: "CreditDebitCode" on page 61

| CodeName | Name | Definition |
|----------|--------|---------------------------|
| CRDT | Credit | Operation is an increase. |
| DBIT | Debit | Operation is a decrease. |

4.1.3.1.5 ValueDate <ValDt>*Presence:* [0..1]*Definition:* Date and time at which the charges are or will be available.**ValueDate <ValDt>** contains one of the following elements (see ["DateAndDateTime2Choice"](#) on page 45 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|----------|-------------|------|
| {Or | Date <Dt> | [1..1] | Date | | 45 |
| Or} | DateTime <DtTm> | [1..1] | DateTime | | 45 |

4.1.3.1.6 DebtorAgent <DbtrAgt>*Presence:* [0..1]*Definition:* Specifies the debtor agent of the initial transaction, if different from the charges account owner.**DebtorAgent <DbtrAgt>** contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 50 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|------|-------------|------|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 50 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 51 |

4.1.3.1.7 DebtorAgentAccount <DbtrAgtAcct>*Presence:* [0..1]*Definition:* Specifies the account of the debtor agent of the initial transaction, when instructing agent is different from the charges account owner.*Impacted by:* [C8 "IdentificationOrProxyPresenceRule"](#), [C7 "IdentificationAndProxyGuideline"](#)**DebtorAgentAccount <DbtrAgtAcct>** contains the following **CashAccount40** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|---------|-------------|------|
| | Identification <Id> | [0..1] | ± | | 27 |
| | Type <Tp> | [0..1] | ± | | 27 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 27 |
| | Name <Nm> | [0..1] | Text | | 28 |
| | Proxy <Prxy> | [0..1] | ± | | 28 |

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

Following Must be True
 /Identification Must be present
 And /Proxy Must be present

4.1.3.1.7.1 Identification <Id>

Presence: [0..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 18 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------------|-------------|------|
| {Or | IBAN <IBAN> | [1..1] | IdentifierSet | C6 | 18 |
| Or} | Other <Othr> | [1..1] | ± | | 19 |

4.1.3.1.7.2 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 16 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 16 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 16 |

4.1.3.1.7.3 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.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#)

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 60

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.

4.1.3.1.7.4 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 66

4.1.3.1.7.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 17 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| | Type <Tp> | [0..1] | | | 17 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 18 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 18 |
| | Identification <Id> | [1..1] | Text | | 18 |

4.1.3.1.8 ChargesAccount <ChrgsAcct>

Presence: [1..1]

Definition: Identifies the account that has been debited or credited for the charges, interest or other adjustment(s).

Impacted by: C8 "IdentificationOrProxyPresenceRule", C7 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following **CashAccount40** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|---------|-------------|------|
| | Identification <Id> | [0..1] | ± | | 29 |
| | Type <Tp> | [0..1] | ± | | 29 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 30 |
| | Name <Nm> | [0..1] | Text | | 30 |
| | Proxy <Prxy> | [0..1] | ± | | 30 |

Constraints

- IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

Following Must be True
 /Identification Must be present
 And /Proxy Must be present

4.1.3.1.8.1 Identification <Id>

Presence: [0..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 18 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------------|-------------|------|
| {Or | IBAN <IBAN> | [1..1] | IdentifierSet | C6 | 18 |
| Or} | Other <Othr> | [1..1] | ± | | 19 |

4.1.3.1.8.2 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 16 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 16 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 16 |

4.1.3.1.8.3 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.

Impacted by: C2 "ActiveOrHistoricCurrency"*Datatype:* "ActiveOrHistoricCurrencyCode" on page 60**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.

4.1.3.1.8.4 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 66**4.1.3.1.8.5 Proxy <Prxy>***Presence:* [0..1]*Definition:* Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 17 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| | Type <Tp> | [0..1] | | | 17 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 18 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 18 |
| | Identification <Id> | [1..1] | Text | | 18 |

4.1.3.1.9 ChargesAccountOwner <ChrgsAcctOwnr>*Presence:* [0..1]*Definition:* Agent that owns the charges account.

ChargesAccountOwner <ChrgsAcctOwnr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 50 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|------|-------------|------|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 50 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 51 |

4.1.3.1.10 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

Type <Tp> contains one of the following **ChargeType3Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 31 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 31 |

4.1.3.1.10.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 61

4.1.3.1.10.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of charge in a proprietary form, as defined by the issuer.

Proprietary <Prtry> contains the following elements (see "GenericIdentification3" on page 52 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|------|-------------|------|
| | Identification <Id> | [1..1] | Text | | 52 |
| | Issuer <Issr> | [0..1] | Text | | 53 |

4.1.3.1.11 InstructionForInstructedAgent <InstrForInstdAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment adjustment instruction that may need to be acted upon by the next agent.

InstructionForInstructedAgent <InstrForInstdAgt> contains the following elements (see "InstructionForInstructedAgent1" on page 54 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-----------------------------------|--------|---------|-------------|------|
| | Code <Cd> | [0..1] | CodeSet | | 54 |
| | InstructionInformation <InstrInf> | [0..1] | Text | | 54 |

4.1.3.1.12 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the cancellation request reason.

Datatype: "Max140Text" on page 65

4.1.3.2 ChargesRecord5

Definition: Provides further individual record details on the charges related to the payment transaction.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|---------------|-------------|------|
| | ChargesRecordIdentification <ChrgsRcrdId> | [0..1] | Text | | 34 |
| | UnderlyingTransaction <UndrlygTx> | [1..*] | | | 34 |
| | MessageIdentification <MsgId> | [0..1] | Text | | 35 |
| | MessageNameIdentification <MsgNmId> | [0..1] | Text | | 35 |
| | AccountServicerReference <AcctSvcrRef> | [0..1] | Text | | 35 |
| | PaymentInformationIdentification <PmtInfId> | [0..1] | Text | | 36 |
| | InstructionIdentification <InstrId> | [0..1] | Text | | 36 |
| | EndToEndIdentification <EndToEndId> | [0..1] | Text | | 36 |
| | UETR <UETR> | [0..1] | IdentifierSet | | 36 |
| | TransactionIdentification <TxId> | [0..1] | Text | | 36 |
| | MandateIdentification <MndtId> | [0..1] | Text | | 36 |
| | ChequeNumber <ChqNb> | [0..1] | Text | | 37 |
| | ClearingSystemReference <ClrSysRef> | [0..1] | Text | | 37 |
| | AccountOwnerTransactionIdentification <AcctOwnrTxId> | [0..1] | Text | | 37 |
| | AccountServicerTransactionIdentification <AcctSvcrTxId> | [0..1] | Text | | 37 |
| | MarketInfrastructureTransactionIdentification <MktInfstrctrTxId> | [0..1] | Text | | 37 |
| | ProcessingIdentification <PrcgId> | [0..1] | Text | | 37 |
| | Proprietary <Prtry> | [0..*] | | | 37 |
| | Type <Tp> | [1..1] | Text | | 38 |
| | Reference <Ref> | [1..1] | Text | | 38 |
| | Amount <Amt> | [1..1] | Amount | C1, C5 | 38 |
| | CreditDebitIndicator <CdtDbtInd> | [0..1] | CodeSet | | 38 |
| | ValueDate <ValDt> | [0..1] | ± | | 39 |
| | DebtorAgent <DbtrAgt> | [0..1] | ± | | 39 |
| | DebtorAgentAccount <DbtrAgtAcct> | [0..1] | | C8, C7 | 39 |
| | Identification </Id> | [0..1] | ± | | 40 |
| | Type <Tp> | [0..1] | ± | | 40 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 40 |
| | Name <Nm> | [0..1] | Text | | 41 |
| | Proxy <Prxy> | [0..1] | ± | | 41 |

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|--|--------|---------|-------------|------|
| | ChargesAccountAgent <ChrgsAcctAgt> | [0..1] | ± | | 41 |
| | ChargesAccountAgentAccount <ChrgsAcctAgtAcct> | [0..1] | | C8, C7 | 41 |
| | Identification <Id> | [0..1] | ± | | 42 |
| | Type <Tp> | [0..1] | ± | | 42 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 43 |
| | Name <Nm> | [0..1] | Text | | 43 |
| | Proxy <Prxy> | [0..1] | ± | | 43 |
| | Type <Tp> | [0..1] | | | 44 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 44 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 44 |
| | InstructionForInstructedAgent <InstrForInstdAgt> | [0..1] | ± | | 44 |
| | AdditionalInformation <AddtlInf> | [0..1] | Text | | 45 |

4.1.3.2.1 ChargesRecordIdentification <ChrgsRcrdId>

Presence: [0..1]

Definition: Unique and unambiguous identification of the charges record for reconciliation purpose.

Usage: this identification shall be used as the end-to-end identification in the resulting message for the payment of the charges, to allow for automated reconciliation.

Datatype: "Max35Text" on page 66

4.1.3.2.2 UnderlyingTransaction <UndrlygTx>

Presence: [1..*]

Definition: Identifies the underlying transaction(s) to which the charges apply.

UnderlyingTransaction <UndrlygTx> contains the following **TransactionReferences7** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|---------------|-------------|------|
| | MessageIdentification <MsgId> | [0..1] | Text | | 35 |
| | MessageNameIdentification <MsgNmId> | [0..1] | Text | | 35 |
| | AccountServicerReference <AcctSvcrRef> | [0..1] | Text | | 35 |
| | PaymentInformationIdentification <PmtInflId> | [0..1] | Text | | 36 |
| | InstructionIdentification <InstrId> | [0..1] | Text | | 36 |
| | EndToEndIdentification <EndToEndId> | [0..1] | Text | | 36 |
| | UETR <UETR> | [0..1] | IdentifierSet | | 36 |
| | TransactionIdentification <TxId> | [0..1] | Text | | 36 |
| | MandatIdentification <MndtId> | [0..1] | Text | | 36 |
| | ChequeNumber <ChqNb> | [0..1] | Text | | 37 |
| | ClearingSystemReference <ClrSysRef> | [0..1] | Text | | 37 |
| | AccountOwnerTransactionIdentification <AcctOwnrTxId> | [0..1] | Text | | 37 |
| | AccountServicerTransactionIdentification <AcctSvcrTxId> | [0..1] | Text | | 37 |
| | MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId> | [0..1] | Text | | 37 |
| | ProcessingIdentification <PrcgId> | [0..1] | Text | | 37 |
| | Proprietary <Prtry> | [0..*] | | | 37 |
| | Type <Tp> | [1..1] | Text | | 38 |
| | Reference <Ref> | [1..1] | Text | | 38 |

4.1.3.2.2.1 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Point to point reference, as assigned by the instructing party of the underlying message.

Datatype: "Max35Text" on page 66

4.1.3.2.2.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.3.2.2.3 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.3.2.2.4 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.3.2.2.5 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 66

4.1.3.2.2.6 EndToEndIdentification <EndToEndId>

Presence: [0..1]

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

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

Datatype: "Max35Text" on page 66

4.1.3.2.2.7 UETR <UETR>

Presence: [0..1]

Definition: Universally unique identifier to provide an end-to-end reference of a payment transaction.

Datatype: "UUIDv4Identifier" on page 64

4.1.3.2.2.8 TransactionIdentification <TxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.

Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

Datatype: "Max35Text" on page 66

4.1.3.2.2.9 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.3.2.2.10 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.3.2.2.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

Datatype: "Max35Text" on page 66

4.1.3.2.2.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>

Presence: [0..1]

Definition: Unambiguous identification of the securities transaction as known by the securities account owner (or the instructing party managing the account).

Datatype: "Max35Text" on page 66

4.1.3.2.2.13 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [0..1]

Definition: Unambiguous identification of the securities transaction as known by the securities account servicer.

Datatype: "Max35Text" on page 66

4.1.3.2.2.14 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>

Presence: [0..1]

Definition: Identification of a securities transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities.

Datatype: "Max35Text" on page 66

4.1.3.2.2.15 ProcessingIdentification <PrcgId>

Presence: [0..1]

Definition: Identification of the securities transaction assigned by the processor of the instruction other than the securities account owner, the securities account servicer and the market infrastructure.

Datatype: "Max35Text" on page 66

4.1.3.2.2.16 Proprietary <Prtry>

Presence: [0..*]

Definition: Proprietary reference related to the underlying transaction.

Proprietary <Prtry> contains the following **ProprietaryReference1** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|------|-------------|------|
| | Type <Tp> | [1..1] | Text | | 38 |
| | Reference <Ref> | [1..1] | Text | | 38 |

4.1.3.2.2.16.1 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Datatype: "Max35Text" on page 66

4.1.3.2.2.16.2 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Datatype: "Max35Text" on page 66

4.1.3.2.3 Amount <Amt>

Presence: [1..1]

Definition: Amount of transaction charges to be paid by the charge bearer.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 59

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet 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.

4.1.3.2.4 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the charges amount is a credit or a debit amount.

Usage: A zero amount is considered to be a credit.

Datatype: "CreditDebitCode" on page 61

| CodeName | Name | Definition |
|----------|--------|---------------------------|
| CRDT | Credit | Operation is an increase. |
| DBIT | Debit | Operation is a decrease. |

4.1.3.2.5 ValueDate <ValDt>*Presence:* [0..1]*Definition:* Date and time at which the charges are or will be available.**ValueDate <ValDt>** contains one of the following elements (see ["DateAndDateTime2Choice"](#) on page 45 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|----------|-------------|------|
| {Or | Date <Dt> | [1..1] | Date | | 45 |
| Or} | DateTime <DtTm> | [1..1] | DateTime | | 45 |

4.1.3.2.6 DebtorAgent <DbtrAgt>*Presence:* [0..1]*Definition:* Specifies the debtor agent of the initial transaction, if different from the charges account owner.**DebtorAgent <DbtrAgt>** contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 50 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|------|-------------|------|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 50 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 51 |

4.1.3.2.7 DebtorAgentAccount <DbtrAgtAcct>*Presence:* [0..1]*Definition:* Specifies the account of the debtor agent of the initial transaction, when instructing agent is different from the charges account owner.*Impacted by:* [C8 "IdentificationOrProxyPresenceRule"](#), [C7 "IdentificationAndProxyGuideline"](#)**DebtorAgentAccount <DbtrAgtAcct>** contains the following **CashAccount40** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|---------|-------------|------|
| | Identification <Id> | [0..1] | ± | | 40 |
| | Type <Tp> | [0..1] | ± | | 40 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 40 |
| | Name <Nm> | [0..1] | Text | | 41 |
| | Proxy <Prxy> | [0..1] | ± | | 41 |

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

Following Must be True
 /Identification Must be present
 And /Proxy Must be present

4.1.3.2.7.1 Identification <Id>

Presence: [0..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 18 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------------|-------------|------|
| {Or | IBAN <IBAN> | [1..1] | IdentifierSet | C6 | 18 |
| Or} | Other <Othr> | [1..1] | ± | | 19 |

4.1.3.2.7.2 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 16 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 16 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 16 |

4.1.3.2.7.3 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.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#)

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 60

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.

4.1.3.2.7.4 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 66

4.1.3.2.7.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 17 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| | Type <Tp> | [0..1] | | | 17 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 18 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 18 |
| | Identification <Id> | [1..1] | Text | | 18 |

4.1.3.2.8 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services the charges account.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 50 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|------|-------------|------|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 50 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 51 |

4.1.3.2.9 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>

Presence: [0..1]

Definition: Account of the agent that services the charges account.

Impacted by: C8 "IdentificationOrProxyPresenceRule", C7 "IdentificationAndProxyGuideline"

ChargesAccountAgentAccount <ChrgsAcctAgtAcct> contains the following **CashAccount40** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|---------|-------------|------|
| | Identification <Id> | [0..1] | ± | | 42 |
| | Type <Tp> | [0..1] | ± | | 42 |
| | Currency <Ccy> | [0..1] | CodeSet | C2 | 43 |
| | Name <Nm> | [0..1] | Text | | 43 |
| | Proxy <Prxy> | [0..1] | ± | | 43 |

Constraints

- IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

4.1.3.2.9.1 Identification <Id>

Presence: [0..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 18 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------------|-------------|------|
| {Or | IBAN <IBAN> | [1..1] | IdentifierSet | C6 | 18 |
| Or} | Other <Othr> | [1..1] | ± | | 19 |

4.1.3.2.9.2 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 16 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 16 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 16 |

4.1.3.2.9.3 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.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#)

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 60

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.

4.1.3.2.9.4 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 66

4.1.3.2.9.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "[ProxyAccountIdentification1](#)" on page 17 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| | Type <Tp> | [0..1] | | | 17 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 18 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 18 |
| | Identification <Id> | [1..1] | Text | | 18 |

4.1.3.2.10 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

Type <Tp> contains one of the following **ChargeType3Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 44 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 44 |

4.1.3.2.10.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "[ExternalChargeType1Code](#)" on page 61

4.1.3.2.10.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of charge in a proprietary form, as defined by the issuer.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification3](#)" on page 52 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|------|-------------|------|
| | Identification <Id> | [1..1] | Text | | 52 |
| | Issuer <Issr> | [0..1] | Text | | 53 |

4.1.3.2.11 InstructionForInstructedAgent <InstrForInstdAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment adjustment instruction that may need to be acted upon by the next agent.

InstructionForInstructedAgent <InstrForInstdAgt> contains the following elements (see "InstructionForInstructedAgent1" on page 54 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-----------------------------------|--------|---------|-------------|------|
| | Code <Cd> | [0..1] | CodeSet | | 54 |
| | InstructionInformation <InstrInf> | [0..1] | Text | | 54 |

4.1.3.2.12 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the cancellation request reason.

Datatype: "Max140Text" on page 65

4.1.4 Date Time

4.1.4.1 DateAndDateTime2Choice

Definition: Choice between a date or a date and time format.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|----------|-------------|------|
| {Or | Date <Dt> | [1..1] | Date | | 45 |
| Or} | DateTime <DtTm> | [1..1] | DateTime | | 45 |

4.1.4.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 63

4.1.4.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 63

4.1.5 Financial Institution Identification

4.1.5.1 ClearingSystemMemberIdentification2

Definition: Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|------|-------------|------|
| | ClearingSystemIdentification <ClrSysId> | [0..1] | ± | | 46 |
| | MemberIdentification <Mmbld> | [1..1] | Text | | 46 |

4.1.5.1.1 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 elements (see "[ClearingSystemIdentification2Choice](#)" on page 58 for details)

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

4.1.5.1.2 MemberIdentification <Mmbld>*Presence:* [1..1]*Definition:* Identification of a member of a clearing system.*Datatype:* "[Max35Text](#)" on page 66**4.1.5.2 FinancialInstitutionIdentification18***Definition:* Specifies the details to identify a financial institution.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--|--------|---------------|-------------|------|
| | BICFI <BICFI> | [0..1] | IdentifierSet | C3 | 46 |
| | ClearingSystemMemberIdentification <ClrSysMmbld> | [0..1] | ± | | 47 |
| | LEI <LEI> | [0..1] | IdentifierSet | | 47 |
| | Name <Nm> | [0..1] | Text | | 47 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 47 |
| | Other <Othr> | [0..1] | ± | | 48 |

4.1.5.2.1 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)".*Impacted by:* [C3 "BICFI"](#)*Datatype:* "[BICFIDec2014Identifier](#)" on page 63

Constraints

- **BICFI**

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

4.1.5.2.2 ClearingSystemMemberIdentification <ClrSysMmbld>

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

ClearingSystemMemberIdentification <ClrSysMmbld> contains the following elements (see "[ClearingSystemMemberIdentification2](#)" on page 45 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|------|-------------|------|
| | ClearingSystemIdentification <ClrSysId> | [0..1] | ± | | 46 |
| | MemberIdentification <Mmbld> | [1..1] | Text | | 46 |

4.1.5.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "[LEIIdentifier](#)" on page 64

4.1.5.2.4 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 65

4.1.5.2.5 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstIAdr> contains the following elements (see "PostalAddress24" on page 55 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|----------------------------------|--------|---------|-------------|------|
| | AddressType <AdrTp> | [0..1] | | | 55 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 55 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 56 |
| | Department <Dept> | [0..1] | Text | | 56 |
| | SubDepartment <SubDept> | [0..1] | Text | | 56 |
| | StreetName <StrtNm> | [0..1] | Text | | 56 |
| | BuildingNumber <BldgNb> | [0..1] | Text | | 56 |
| | BuildingName <BldgNm> | [0..1] | Text | | 57 |
| | Floor <Flr> | [0..1] | Text | | 57 |
| | PostBox <PstBx> | [0..1] | Text | | 57 |
| | Room <Room> | [0..1] | Text | | 57 |
| | PostCode <PstCd> | [0..1] | Text | | 57 |
| | TownName <TwnNm> | [0..1] | Text | | 57 |
| | TownLocationName <TwnLctnNm> | [0..1] | Text | | 57 |
| | DistrictName <DstrctNm> | [0..1] | Text | | 57 |
| | CountrySubDivision <CtrySubDvsn> | [0..1] | Text | | 58 |
| | Country <Ctry> | [0..1] | CodeSet | C4 | 58 |
| | AddressLine <AdrLine> | [0..7] | Text | | 58 |

4.1.5.2.6 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 elements (see "GenericFinancialIdentification1" on page 51 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| | Identification <Id> | [1..1] | Text | | 51 |
| | SchemeName <SchmeNm> | [0..1] | | | 52 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 52 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 52 |
| | Issuer <Issr> | [0..1] | Text | | 52 |

4.1.5.3 BranchData3

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 | | 49 |
| | LEI <LEI> | [0..1] | IdentifierSet | | 49 |
| | Name <Nm> | [0..1] | Text | | 49 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 49 |

4.1.5.3.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Datatype: "Max35Text" on page 66

4.1.5.3.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification for the branch of the financial institution.

Datatype: "LEIIdentifier" on page 64

4.1.5.3.3 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 65

4.1.5.3.4 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 "PostalAddress24" on page 55 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|----------------------------------|--------|---------|-------------|------|
| | AddressType <AdrTp> | [0..1] | | | 55 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 55 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 56 |
| | Department <Dept> | [0..1] | Text | | 56 |
| | SubDepartment <SubDept> | [0..1] | Text | | 56 |
| | StreetName <StrtNm> | [0..1] | Text | | 56 |
| | BuildingNumber <BldgNb> | [0..1] | Text | | 56 |
| | BuildingName <BldgNm> | [0..1] | Text | | 57 |
| | Floor <Flr> | [0..1] | Text | | 57 |
| | PostBox <PstBx> | [0..1] | Text | | 57 |
| | Room <Room> | [0..1] | Text | | 57 |
| | PostCode <PstCd> | [0..1] | Text | | 57 |
| | TownName <TwnNm> | [0..1] | Text | | 57 |
| | TownLocationName <TwnLctnNm> | [0..1] | Text | | 57 |
| | DistrictName <DstrctNm> | [0..1] | Text | | 57 |
| | CountrySubDivision <CtrySubDvsn> | [0..1] | Text | | 58 |
| | Country <Ctry> | [0..1] | CodeSet | C4 | 58 |
| | AddressLine <AdrLine> | [0..7] | Text | | 58 |

4.1.5.4 BranchAndFinancialInstitutionIdentification6

Definition: Unique and unambiguous identification of a financial institution or a branch of a financial institution.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|---|--------|------|-------------|------|
| | FinancialInstitutionIdentification <FinInstnId> | [1..1] | ± | | 50 |
| | BranchIdentification <BrnchId> | [0..1] | ± | | 51 |

4.1.5.4.1 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 elements (see "FinancialInstitutionIdentification18" on page 46 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|--|--------|---------------|-------------|------|
| | BICFI <BICFI> | [0..1] | IdentifierSet | C3 | 46 |
| | ClearingSystemMemberIdentification <ClrSysMmbld> | [0..1] | ± | | 47 |
| | LEI <LEI> | [0..1] | IdentifierSet | | 47 |
| | Name <Nm> | [0..1] | Text | | 47 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 47 |
| | Other <Othr> | [0..1] | ± | | 48 |

4.1.5.4.2 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 "BranchData3" on page 49 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|---------------|-------------|------|
| | Identification <Id> | [0..1] | Text | | 49 |
| | LEI <LEI> | [0..1] | IdentifierSet | | 49 |
| | Name <Nm> | [0..1] | Text | | 49 |
| | PostalAddress <PstlAdr> | [0..1] | ± | | 49 |

4.1.5.5 GenericFinancialIdentification1

Definition: Information related to an identification of a financial institution.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| | Identification <Id> | [1..1] | Text | | 51 |
| | SchemeName <SchmeNm> | [0..1] | | | 52 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 52 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 52 |
| | Issuer <Issr> | [0..1] | Text | | 52 |

4.1.5.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 66

4.1.5.5.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **FinancialIdentificationSchemeName1Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 52 |
| Or} | Proprietary <Prtry> | [1..1] | Text | | 52 |

4.1.5.5.2.1 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 62

4.1.5.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 66

4.1.5.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 66

4.1.6 Identification Information

4.1.6.1 GenericIdentification3

Definition: Information related to an identification, for example, party identification or account identification.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|------|-------------|------|
| | Identification <Id> | [1..1] | Text | | 52 |
| | Issuer <Issr> | [0..1] | Text | | 53 |

4.1.6.1.1 Identification <Id>

Presence: [1..1]

Definition: Name or number assigned by an entity to enable recognition of that entity, for example, account identifier.

Datatype: "Max35Text" on page 66

4.1.6.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 66

4.1.6.2 GenericIdentification30

Definition: Information related to an identification, for example, party identification or account identification.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|------|-------------|------|
| | Identification <Id> | [1..1] | Text | | 53 |
| | Issuer <Issr> | [1..1] | Text | | 53 |
| | SchemeName <SchmeNm> | [0..1] | Text | | 53 |

4.1.6.2.1 Identification <Id>

Presence: [1..1]

Definition: Proprietary information, often a code, issued by the data source scheme issuer.

Datatype: "Exact4AlphaNumericText" on page 65

4.1.6.2.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 66

4.1.6.2.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 66

4.1.7 Miscellaneous

4.1.7.1 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 | | 54 |
| | Envelope <Envlp> | [1..1] | (External Schema) | | 54 |

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.

4.1.7.1.1 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 66

4.1.7.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

4.1.8 Payment**4.1.8.1 InstructionForInstructedAgent1**

Definition: Further information related to the processing of the charges instruction that may need to be acted upon by the instructed agent. The instruction may relate to an instruction that has to be executed by the instructed agent, or may be information required by the instructed agent.

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-----------------------------------|--------|---------|-------------|------|
| | Code <Cd> | [0..1] | CodeSet | | 54 |
| | InstructionInformation <InstrInf> | [0..1] | Text | | 54 |

4.1.8.1.1 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 instructed agent.

Datatype: "ExternalInstructedAgentInstruction1Code" on page 62

4.1.8.1.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 65

4.1.9 Postal Address

4.1.9.1 PostalAddress24

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] | | | 55 |
| {Or | Code <Cd> | [1..1] | CodeSet | | 55 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 56 |
| | Department <Dept> | [0..1] | Text | | 56 |
| | SubDepartment <SubDept> | [0..1] | Text | | 56 |
| | StreetName <StrtNm> | [0..1] | Text | | 56 |
| | BuildingNumber <BldgNb> | [0..1] | Text | | 56 |
| | BuildingName <BldgNm> | [0..1] | Text | | 57 |
| | Floor <Flr> | [0..1] | Text | | 57 |
| | PostBox <PstBx> | [0..1] | Text | | 57 |
| | Room <Room> | [0..1] | Text | | 57 |
| | PostCode <PstCd> | [0..1] | Text | | 57 |
| | TownName <TwnNm> | [0..1] | Text | | 57 |
| | TownLocationName <TwnLctnNm> | [0..1] | Text | | 57 |
| | DistrictName <DstrctNm> | [0..1] | Text | | 57 |
| | CountrySubDivision <CtrySubDvsn> | [0..1] | Text | | 58 |
| | Country <Ctry> | [0..1] | CodeSet | C4 | 58 |
| | AddressLine <AdrLine> | [0..7] | Text | | 58 |

4.1.9.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

AddressType <AdrTp> contains one of the following **AddressType3Choice** elements

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|-----|-------------------------|--------|---------|-------------|------|
| {Or | Code <Cd> | [1..1] | CodeSet | | 55 |
| Or} | Proprietary <Prtry> | [1..1] | ± | | 56 |

4.1.9.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 60

| 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. |

4.1.9.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 53 for details)

| Or | MessageElement<XML Tag> | Mult. | Type | Constr. No. | Page |
|----|-------------------------|--------|------|-------------|------|
| | Identification <Id> | [1..1] | Text | | 53 |
| | Issuer <Issr> | [1..1] | Text | | 53 |
| | SchemeName <SchmeNm> | [0..1] | Text | | 53 |

4.1.9.1.2 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 66

4.1.9.1.3 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "Max70Text" on page 66

4.1.9.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 66

4.1.9.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 65

4.1.9.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 66

4.1.9.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 66

4.1.9.1.8 PostBox <PstBx>

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: "Max16Text" on page 65

4.1.9.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 66

4.1.9.1.10 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 65

4.1.9.1.11 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 66

4.1.9.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 66

4.1.9.1.13 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 66

4.1.9.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 66

4.1.9.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 60

Constraints

- **Country**

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

4.1.9.1.16 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 66

4.1.10 System Identification

4.1.10.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

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

4.1.10.1.1 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 62

4.1.10.1.2 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 66

4.2 Message Datatypes

4.2.1 Amount

4.2.1.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active 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 | "ActiveCurrencyCode" on page 59 |

Format

| | |
|----------------|----|
| minInclusive | 0 |
| totalDigits | 18 |
| fractionDigits | 5 |

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet 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.

4.2.2 CodeSet

4.2.2.1 ActiveCurrencyCode

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

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

4.2.2.2 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.

4.2.2.3 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. |

4.2.2.4 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).

4.2.2.5 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. |

4.2.2.6 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.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

| | |
|-----------|---|
| minLength | 1 |
| maxLength | 4 |

4.2.2.7 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.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

| | |
|-----------|---|
| minLength | 1 |
| maxLength | 4 |

4.2.2.8 ExternalChargeType1Code

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

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

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

| | |
|-----------|---|
| minLength | 1 |
| maxLength | 4 |

4.2.2.9 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

| | |
|-----------|---|
| minLength | 1 |
| maxLength | 5 |

4.2.2.10 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.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

| | |
|-----------|---|
| minLength | 1 |
| maxLength | 4 |

4.2.2.11 ExternalInstructedAgentInstruction1Code

Definition: Specifies further instructions concerning the processing of a payment instruction or adjustment, as provided to the instructed agent.

Type: CodeSet

Format

| | |
|-----------|---|
| minLength | 1 |
| maxLength | 4 |

4.2.2.12 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

| | |
|-----------|---|
| minLength | 1 |
| maxLength | 4 |

4.2.3 Date

4.2.3.1 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

4.2.4 DateTime

4.2.4.1 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

4.2.5 IdentifierSet

4.2.5.1 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

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

4.2.5.2 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

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.

4.2.5.3 LEIIdentifier

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

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

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

4.2.5.4 UUIDv4Identifier

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

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

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

4.2.6 Quantity

4.2.6.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

| | |
|----------------|----|
| totalDigits | 18 |
| fractionDigits | 17 |

4.2.7 Text

4.2.7.1 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

| | |
|---------|----------------|
| pattern | [a-zA-Z0-9]{4} |
|---------|----------------|

4.2.7.2 Max140Text

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

Type: Text

Format

| | |
|-----------|-----|
| minLength | 1 |
| maxLength | 140 |

4.2.7.3 Max15NumericText

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

Type: Text

Format

| | |
|---------|-------------|
| pattern | [0-9]{1,15} |
|---------|-------------|

4.2.7.4 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

| | |
|-----------|---|
| minLength | 1 |
|-----------|---|

| | |
|-----------|----|
| maxLength | 16 |
|-----------|----|

4.2.7.5 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

| | |
|-----------|------|
| minLength | 1 |
| maxLength | 2048 |

4.2.7.6 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

| | |
|-----------|----|
| minLength | 1 |
| maxLength | 34 |

4.2.7.7 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

| | |
|-----------|-----|
| minLength | 1 |
| maxLength | 350 |

4.2.7.8 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

| | |
|-----------|----|
| minLength | 1 |
| maxLength | 35 |

4.2.7.9 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

| | |
|-----------|---|
| minLength | 1 |
|-----------|---|

maxLength 70