

ISO 20022

Payments Clearing and Settlement - Maintenance 2022 - 2023

Message Definition Report - Part 2

Approved by the Payments SEG on 23rd January 2023.

This document provides details of the Message Definitions for Payments Clearing and Settlement - Maintenance 2022 - 2023.

March 2023

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1 Message Set Overview

Introduction

This document describes the Payments Clearing and Settlement message set. It includes the new version of the ISO 20022 MessageDefinitions that have been added as part of the maintenance cycle 2022/2023 (MCR #208) and approved by the Payments Standards Evaluation Group on 23rd January 2023 as ISO 20022 MessageDefinitions.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
pacs.002.001.13 FIToFIPaymentStatusReportV13	The FIToFIPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.
pacs.003.001.10 FIToFICustomerDirectDebitV10	The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to collect funds from a debtor account for a creditor.
pacs.004.001.12 PaymentReturnV12	The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled.
pacs.007.001.12 FIToFIPaymentReversalV12	The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed.
pacs.008.001.11 FIToFICustomerCreditTransferV11	The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.
pacs.009.001.10 FinancialInstitutionCreditTransferV10	The FinancialInstitutionCreditTransfer message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.
pacs.010.001.05 FinancialInstitutionDirectDebitV05	Scope: The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to

MessageDefinition	Definition
	<p>one or more creditor(s), where both debtor and creditor are financial institutions.</p> <p>Usage:</p> <p>The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios.</p>
pac.028.001.05 FIToFIPaymentStatusRequestV05	<p>The FinancialInstitutionToFinancialInstitutionPaymentStatusRequest message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to request a FIToFIPaymentStatusReport message containing information on the status of a previously sent instruction.</p>

2 **pacs.002.001.13 FIToFIPaymentStatusReportV13**

2.1 **MessageDefinition Functionality**

Scope

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

Usage

The FIToFIPaymentStatusReport message is exchanged between agents to provide status information about instructions previously sent. Its usage will always be governed by a bilateral agreement between the agents.

The FIToFIPaymentStatusReport message can be used to provide information about the status (e.g. rejection, acceptance) of a credit transfer instruction, a direct debit instruction, as well as other intra-agent instructions (for example FIToFIPaymentCancellationRequest).

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

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

The FIToFIPaymentStatusReport may also be sent to the receiver of the payment in a real time payment scenario, as both sides of the transactions must be informed of the status of the transaction (for example either the beneficiary is credited, or the transaction is rejected).

Outline

The FIToFIPaymentStatusReportV13 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. **GroupHeader**

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

B. **OriginalGroupInformationAndStatus**

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

C. **TransactionInformationAndStatus**

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

D. **SupplementaryData**

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

2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFIPmtStsRpt>	[1..1]		C8, C9, C10, C11, C18, C19, C20, C27	
	GroupHeader <GrpHdr>	[1..1]			12
	MessageIdentification <MsgId>	[1..1]	Text		12
	CreationDateTime <CreDtTm>	[1..1]	DateTime		12
	InstructingAgent <InstgAg>	[0..1]	±		12
	InstructedAgent <InstdAg>	[0..1]	±		13
	OriginalBusinessQuery <OrgnlBizQry>	[0..1]	±		13
	OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>	[0..*]		C25, C17	13
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		14
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		14
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		14
	OriginalNumberOfTransactions <OrgnlNbOfTx>	[0..1]	Text		15
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		15
	GroupStatus <GrpSts>	[0..1]	CodeSet		15
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C26	15
	NumberOfTransactionsPerStatus <NbOfTxPerSts>	[0..*]	±		15
	TransactionInformationAndStatus <TxInfAndSts>	[0..*]			16
	StatusIdentification <StsId>	[0..1]	Text		17
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		17
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		17
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		17
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		17
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		17
	TransactionStatus <TxSts>	[0..1]	CodeSet		18
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C26	18
	ChargesInformation <ChrgsInf>	[0..*]	±		18

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		19
	ProcessingDate <PrccDt>	[0..1]	±		19
	EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>	[0..1]	±		19
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		19
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		20
	InstructingAgent <InstgAgt>	[0..1]	±		20
	InstructedAgent <InstdAgt>	[0..1]	±		20
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		20
	SupplementaryData <SplmtryData>	[0..*]	±	C28	23
	SupplementaryData <SplmtryData>	[0..*]	±	C28	23

2.3 Constraints

C1 ActiveOrHistoricCurrency

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

C2 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

C4 AnyBIC

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

C5 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.

C6 Country

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

C7 CurrencyAmount

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

Note: The decimal separator is a dot.

C8 GroupStatusAcceptedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC (AcceptedTechnicalValidation), ACCP (AcceptedCustomerProfile), ACSP (AcceptedSettlementInProgress), ACSC (AcceptedSettlementCompleted) or ACWC (AcceptedWithChange), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRuleStatus1Code
    And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationRuleRejected1Code

```

This constraint is defined at the MessageDefinition level.

C9 GroupStatusPendingRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to PDNG (Pending), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRulePending1Code
    And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationRuleRejected1Code

```

This constraint is defined at the MessageDefinition level.

C10 GroupStatusReceivedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD (Received), then TransactionInformationAndStatus/TransactionStatus is not allowed.

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRuleReceived1Code
    And    /TransactionInformationAndStatus[1] is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be absent

```

This constraint is defined at the MessageDefinition level.

C11 GroupStatusRejectedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT (Rejected), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected).

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRuleRejected1Code
    And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be within
DataType <<Code>> ValidationRuleRejected1Code

```

This constraint is defined at the MessageDefinition level.

C12 IBAN

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

C13 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.

C14 IdentificationOrProxyPresenceRule

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

C15 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C16 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C17 NumberOfTransactionPerStatusGuideline

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

C18 OriginalGroupInformationAbsenceRule

If OriginalGroupInformationAndStatus is absent, then

TransactionInformationAndStatus[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformationAndStatus[*] is absent

Following Must be True

/TransactionInformationAndStatus[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C19 OriginalGroupInformationMultiplePresenceRule

If OriginalGroupInformationAndStatus is present and multiple times (Occurrence > 1), then TransactionInformationAndStatus[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformationAndStatus[2] is present

Following Must be True

/TransactionInformationAndStatus[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C20 OriginalGroupInformationSinglePresenceRule

If OriginalGroupInformationAndStatus is present and only once, then TransactionInformationAndStatus[*]/OriginalGroupInformation must be absent.

On Condition

/OriginalGroupInformationAndStatus[1] is present

And /OriginalGroupInformationAndStatus[2] is absent

Following Must be True

`/TransactionInformationAndStatus[*]/OriginalGroupInformation` Must be absent

This constraint is defined at the MessageDefinition level.

C21 SettlementMethodAgentRule

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

C22 SettlementMethodClearingRule

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

C23 SettlementMethodCoverAgentRule

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

C24 SettlementMethodCoverRule

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

C25 StatusReasonInformationRule

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

C26 StatusReasonRule

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

C27 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C28 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.

C29 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C30 ThirdReimbursementAgentRule

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

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following **GroupHeader101** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		12
	CreationDateTime <CreDtTm>	[1..1]	DateTime		12
	InstructingAgent <InstgAgt>	[0..1]	±		12
	InstructedAgent <InstdAgt>	[0..1]	±		13
	OriginalBusinessQuery <OrgnlBizQry>	[0..1]	±		13

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 530

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 524

2.4.1.3 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

2.4.1.4 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

InstructedAgent <InstdAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

2.4.1.5 OriginalBusinessQuery <OrgnlBizQry>

Presence: [0..1]

Definition: Unique identification, as assigned by the original requestor, to unambiguously identify the business query message.

OriginalBusinessQuery <OrgnlBizQry> contains the following elements (see ["OriginalBusinessQuery1"](#) on page 397 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		397
	MessageNameIdentification <MsgNmId>	[0..1]	Text		398
	CreationDateTime <CreDtTm>	[0..1]	DateTime		398

2.4.2 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

Presence: [0..*]

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

Impacted by: [C25 "StatusReasonInformationRule"](#), [C17 "NumberOfTransactionPerStatusGuideline"](#)

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following **OriginalGroupHeader17** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		14
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		14
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		14
	OriginalNumberOfTransactions <OrgnlNbOfTx>	[0..1]	Text		15
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		15
	GroupStatus <GrpSts>	[0..1]	CodeSet		15
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C26	15
	NumberOfTransactionsPerStatus <NbOfTxPerSts>	[0..*]	±		15

Constraints

- **NumberOfTransactionPerStatusGuideline**

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

- **StatusReasonInformationRule**

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

```

On Condition
  /GroupStatus is present
And      /GroupStatus is not within DataType <<Code>>
ValidationRulePendingAndRejected1Code
Following Must be True
  /StatusReasonInformation[*]/AdditionalInformation[*] Must be absent

```

2.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

2.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

2.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 524

2.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 528

2.4.2.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 526

2.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "ExternalPaymentGroupStatus1Code" on page 516

2.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C26 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation12" on page 491 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		491
	Reason <Rsn>	[0..1]			492
{Or	Code <Cd>	[1..1]	CodeSet		492
Or}	Proprietary <Prtry>	[1..1]	Text		492
	AdditionalInformation <AddtlInf>	[0..*]	Text		492

Constraints

- **StatusReasonRule**

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

On Condition

/Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

And /Reason/Code is present

Following Must be True

/AdditionalInformation[1] Must be present

2.4.2.8 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..*]

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

NumberOfTransactionsPerStatus <NbOfTxPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 401 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTx>	[1..1]	Text		401
	DetailedStatus <DtldSts>	[1..1]	CodeSet		401
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		402

2.4.3 TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..*]

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

TransactionInformationAndStatus <TxInfAndSts> contains the following **PaymentTransaction142** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusIdentification <StsId>	[0..1]	Text		17
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		17
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		17
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		17
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		17
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		17
	TransactionStatus <TxSts>	[0..1]	CodeSet		18
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C26	18
	ChargesInformation <ChrgsInf>	[0..*]	±		18
	AcceptanceDateTime <AcptncDtTm>	[0..1]	DateTime		19
	ProcessingDate <PrcgDt>	[0..1]	±		19
	EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>	[0..1]	±		19
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		19
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		20
	InstructingAgent <InstgAgt>	[0..1]	±		20
	InstructedAgent <InstdAgt>	[0..1]	±		20
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		20
	SupplementaryData <SplmtryData>	[0..*]	±	C28	23

2.4.3.1 StatusIdentification <StsId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 530

2.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 400 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		401
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		401
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		401

2.4.3.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

2.4.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

2.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 530

2.4.3.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 525

2.4.3.7 TransactionStatus <TxSts>

Presence: [0..1]

Definition: Specifies the status of a transaction, as published in an external payment transaction status code list.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 516

2.4.3.8 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C26 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation12" on page 491 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		491
	Reason <Rsn>	[0..1]			492
{Or	Code <Cd>	[1..1]	CodeSet		492
Or}	Proprietary <Prtry>	[1..1]	Text		492
	AdditionalInformation <AddtlInf>	[0..*]	Text		492

Constraints

- **StatusReasonRule**

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

On Condition

/Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

And /Reason/Code is present

Following Must be True

/AdditionalInformation[1] Must be present

2.4.3.9 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

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

ChargesInformation <ChrgsInf> contains the following elements (see "[Charges12](#)" on page 302 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	302
	Agent <Agt>	[1..1]	±		303
	Type <Tp>	[0..1]			303
{Or	Code <Cd>	[1..1]	CodeSet		303
Or}	Proprietary <Prtry>	[1..1]	±		303

2.4.3.10 AcceptanceDateTime <AcptncDtTm>

Presence: [0..1]

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

Datatype: "[ISODatetime](#)" on page 524

2.4.3.11 ProcessingDate <PrcgDt>

Presence: [0..1]

Definition: Date/time at which the instruction was processed by the specified party.

ProcessingDate <PrcgDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 304 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		304
Or}	DateTime <DtTm>	[1..1]	DateTime		304

2.4.3.12 EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>

Presence: [0..1]

Definition: Date and time at which a transaction is completed and cleared, that is, payment is effected.

EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 304 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		304
Or}	DateTime <DtTm>	[1..1]	DateTime		304

2.4.3.13 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

2.4.3.14 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

2.4.3.15 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

2.4.3.16 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

2.4.3.17 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see "OriginalTransactionReference35" on page 369 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	372
	Amount <Amt>	[0..1]	±		372
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		372
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		373
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		373
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		373
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C16, C17, C18, C19, C22, C23	373
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		375
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	376
	ClearingSystem <ClrSys>	[0..1]			376
{Or	Code <Cd>	[1..1]	CodeSet		377
Or}	Proprietary <Prtry>	[1..1]	Text		377
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		377
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	377
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		378
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	378
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		379
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	379
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		380
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		381
	MandateRelatedInformation <MndtRltdInf>	[0..1]			381
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	383
	MandateIdentification <MndtId>	[0..1]	Text		384
	DateOfSignature <DtOfSgntr>	[0..1]	Date		384
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		384

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			384
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		385
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		385
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		386
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	386
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		386
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	387
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		387
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	388
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		388
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		388
	OriginalReason <OrgnlRsn>	[0..1]			389
{Or	Code <Cd>	[1..1]	CodeSet		389
Or}	Proprietary <Prtry>	[1..1]	Text		389
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		389
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		389
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		390
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		390
	Frequency <Frqcy>	[0..1]	±		390
	Reason <Rsn>	[0..1]			390
{Or	Code <Cd>	[1..1]	CodeSet		390
Or}	Proprietary <Prtry>	[1..1]	Text		391
	TrackingDays <TrckgDays>	[0..1]	Text		391
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		391
	RemittanceInformation <RmtInf>	[0..1]	±		391
	UltimateDebtor <UltmtDbtr>	[0..1]	±		392
	Debtor <Dbtr>	[0..1]	±		392
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	392
	DebtorAgent <DbtrAgt>	[0..1]	±		393
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	393
	CreditorAgent <CdtrAgt>	[0..1]	±		394

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	394
	Creditor <Cdtr>	[0..1]	±		395
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	395
	UltimateCreditor <UltmtCdtr>	[0..1]	±		396
	Purpose <Purp>	[0..1]	±		396

2.4.3.18 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C28 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

Constraints

- **SupplementaryDataRule**

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

2.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C28 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

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 **pacs.003.001.10** **FIToFICustomerDirectDebitV10**

3.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system.

It is used to collect funds from a debtor account for a creditor.

Usage

The FIToFICustomerDirectDebit message can contain one or more customer direct debit instructions.

The FIToFICustomerDirectDebit message does not allow for grouping.

The FIToFICustomerDirectDebit message may or may not contain mandate related information, that is extracts from a mandate, such as the MandateIdentification or DateOfSignature. The FIToFICustomerDirectDebit message must not be considered as a mandate.

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

Outline

The FIToFICustomerDirectDebitV10 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. DirectDebitTransactionInformation

Set of elements providing information specific to the individual direct debit(s).

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> <FIToFICstmrDrctDbt>	[1..1]		C12, C16, C20, C26, C29, C32, C33, C35	
	GroupHeader <GrpHdr>	[1..1]		C31	33
	MessageIdentification <Msgld>	[1..1]	Text		33
	CreationDateTime <CreDtTm>	[1..1]	DateTime		34
	Authorisation <Authstn>	[0..2]	±		34
	BatchBooking <BtchBookg>	[0..1]	Indicator		34
	NumberOfTransactions <NbOfTx>	[1..1]	Text		34
	ControlSum <CtrlSum>	[0..1]	Quantity		35
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	35
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		35
	SettlementInformation <SttlmInf>	[1..1]		C27, C28	35
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		36
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	36
	ClearingSystem <ClrSys>	[0..1]			37
{Or	Code <Cd>	[1..1]	CodeSet		37
Or}	Proprietary <Prtry>	[1..1]	Text		37
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		38
	InstructingAgent <InstgAgt>	[0..1]	±		38
	InstructedAgent <InstdAgt>	[0..1]	±		38
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C8, C17, C18, C19, C21, C22, C23, C24, C25, C7, C36, C37	39
	PaymentIdentification <PmtId>	[1..1]	±	C34	43

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		44
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	45
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		45
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		45
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			45
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		46
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		46
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	46
	ExchangeRate <XchgRate>	[0..1]	Rate		46
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		47
	ChargesInformation <ChrgsInf>	[0..*]	±		47
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		47
	DirectDebitTransaction <DrctDbtTx>	[0..1]			48
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C3, C4	50
	MandateIdentification <MndtId>	[0..1]	Text		52
	DateOfSignature <DtOfSgntr>	[0..1]	Date		52
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		52
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			52
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		53
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		53
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		54
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	54
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		55
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	55
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		56
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	56
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		57
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		57
	OriginalReason <OrgnlRsn>	[0..1]			57
{Or	Code <Cd>	[1..1]	CodeSet		58

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	Text		58
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		58
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		58
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		58
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		58
	Frequency <Frqcy>	[0..1]	±		58
	Reason <Rsn>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	TrackingDays <TrckgDays>	[0..1]	Text		59
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		59
	PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		60
	PreNotificationDate <PreNtfctnDt>	[0..1]	Date		60
	Creditor <Cdtr>	[1..1]	±		60
	CreditorAccount <CdtrAcct>	[0..1]	±	C15, C14	60
	CreditorAgent <CdtrAgt>	[1..1]	±		61
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C15, C14	61
	UltimateCreditor <UltmtCdtr>	[0..1]	±		62
	InitiatingParty <InitgPty>	[0..1]	±		62
	InstructingAgent <InstgAgt>	[0..1]	±		63
	InstructedAgent <InstdAgt>	[0..1]	±		63
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		63
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C15, C14	64
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		64
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C15, C14	65
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		65
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C15, C14	66
	Debtor <Dbtr>	[1..1]	±		66
	DebtorAccount <DbtrAcct>	[1..1]	±	C15, C14	67

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAgent <DbtrAgt>	[1..1]	±		67
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C15, C14	68
	UltimateDebtor <UltmtDbtr>	[0..1]	±		68
	Purpose <Purp>	[0..1]	±		69
	RegulatoryReporting <RgltryRptg>	[0..10]	±		69
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		70
	RemittanceInformation <RmtInf>	[0..1]	±		70
	SupplementaryData <SplmtryData>	[0..*]	±	C30	71
	SupplementaryData <SplmtryData>	[0..*]	±	C30	71

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 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

C5 AnyBIC

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

C6 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.

C7 ChargesAmountGuideline

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

C8 ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount must be present.

C9 Country

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

C10 CurrencyAmount

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

Note: The decimal separator is a dot.

C11 CurrencyAmount

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

Note: The decimal separator is a dot.

C12 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then DirectDebitTransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C13 IBAN

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

C14 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.

C15 IdentificationOrProxyPresenceRule

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

C16 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then DirectDebitTransactionInformation/InstructedAgent is not allowed.

On Condition

/GroupHeader/InstructedAgent is present

Following Must be True

/DirectDebitTransactionInformation[*]/InstructedAgent Must be absent

This constraint is defined at the MessageDefinition level.

C17 InstructedAmountAndExchangeRate1Rule

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

C18 InstructedAmountAndExchangeRate2Rule

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

C19 InstructedAmountAndExchangeRate3Rule

If InstructedAmount is not present, then ExchangeRate is not allowed.

C20 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then DirectDebitTransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/DirectDebitTransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C21 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C22 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C23 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C24 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C25 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C26 PaymentTypeInfoRule

If GroupHeader/PaymentTypeInfo is present, then DirectDebitTransactionInformation/PaymentTypeInfo is not allowed.

On Condition

/GroupHeader/PaymentTypeInfo is present

Following Must be True

/DirectDebitTransactionInformation[*]/PaymentTypeInfo Must be absent

This constraint is defined at the MessageDefinition level.

C27 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ClearingSystem is not allowed.

C28 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then ClearingSystem must be present and SettlementAccount is not allowed.

C29 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C30 SupplementaryDataRule

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

C31 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C32 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /DirectDebitTransactionInformation/InterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C33 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/DirectDebitTransactionInformation[*]/InterbankSettlementAmount/attribute::Currency Must be equal to /GroupHeader/TotalInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C34 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C35 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then DirectDebitTransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be present

This constraint is defined at the MessageDefinition level.

C36 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C37 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C31 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following **GroupHeader98** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		33
	CreationDateTime <CreDtTm>	[1..1]	DateTime		34
	Authorisation <Authstn>	[0..2]	±		34
	BatchBooking <BtchBookg>	[0..1]	Indicator		34
	NumberOfTransactions <NbOfTx>	[1..1]	Text		34
	ControlSum <CtrlSum>	[0..1]	Quantity		35
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	35
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		35
	SettlementInformation <SttlmInf>	[1..1]		C27, C28	35
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		36
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	36
	ClearingSystem <ClrSys>	[0..1]			37
{Or	Code <Cd>	[1..1]	CodeSet		37
Or}	Proprietary <Prtry>	[1..1]	Text		37
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		38
	InstructingAgent <InstgAgt>	[0..1]	±		38
	InstructedAgent <InstdAgt>	[0..1]	±		38

Constraints

- TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition

/TotalInterbankSettlementAmount is present

Following Must be True

/InterbankSettlementDate Must be present

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 530

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 524

3.4.1.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 408 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		408
Or}	Proprietary <Prtry>	[1..1]	Text		409

3.4.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 526):

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

3.4.1.5 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 528

3.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 526

3.4.1.7 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

3.4.1.8 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 523

3.4.1.9 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: C27 "SettlementMethodAgentRule", C28 "SettlementMethodClearingRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction14** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		36
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	36
	ClearingSystem <ClrSys>	[0..1]			37
{Or	Code <Cd>	[1..1]	CodeSet		37
Or}	Proprietary <Prtry>	[1..1]	Text		37

Constraints

- SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ClearingSystem is not allowed.

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

- SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then ClearingSystem must be present and SettlementAccount is not allowed.

On Condition

/SettlementMethod is equal to value 'ClearingSystem'

Following Must be True

/SettlementAccount Must be absent

And /ClearingSystem Must be present

3.4.1.9.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod2Code" on page 522

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

3.4.1.9.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

3.4.1.9.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		37
Or}	Proprietary <Prtry>	[1..1]	Text		37

3.4.1.9.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "[ExternalCashClearingSystem1Code](#)" on page 513

3.4.1.9.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "[Max35Text](#)" on page 530

3.4.1.10 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 430 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		431
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		431
	ServiceLevel <SvcLvl>	[0..*]			432
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432
	LocalInstrument <LclInstrm>	[0..1]			432
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432
	SequenceType <SeqTp>	[0..1]	CodeSet		433
	CategoryPurpose <CtgyPurp>	[0..1]			433
{Or	Code <Cd>	[1..1]	CodeSet		433
Or}	Proprietary <Prtry>	[1..1]	Text		433

3.4.1.11 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.1.12 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.2 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual direct debit(s).

Impacted by: C8 "ChargesInformationAndInstructedAmountRule", C17 "InstructedAmountAndExchangeRate1Rule", C18 "InstructedAmountAndExchangeRate2Rule", C19 "InstructedAmountAndExchangeRate3Rule", C21 "IntermediaryAgent1AccountRule", C22 "IntermediaryAgent2AccountRule", C23 "IntermediaryAgent2Rule", C24 "IntermediaryAgent3AccountRule", C25 "IntermediaryAgent3Rule", C7 "ChargesAmountGuideline", C36 "UltimateCreditorGuideline", C37 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following
DirectDebitTransactionInformation30 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C34	43
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		44
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	45
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		45
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		45
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			45
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		46
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		46
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	46
	ExchangeRate <XchgRate>	[0..1]	Rate		46
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		47
	ChargesInformation <ChrgsInf>	[0..*]	±		47
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		47
	DirectDebitTransaction <DrctDbtTx>	[0..1]			48
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C3, C4	50
	MandateIdentification <MndtId>	[0..1]	Text		52
	DateOfSignature <DtOfSgntr>	[0..1]	Date		52
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		52
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			52
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		53
	OriginalCreditorSchemeIdentification <OrgnlCdrSchmId>	[0..1]	±		53
	OriginalCreditorAgent <OrgnlCdrAgt>	[0..1]	±		54
	OriginalCreditorAgentAccount <OrgnlCdrAgtAcct>	[0..1]	±	C15, C14	54
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		55
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	55
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		56
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	56
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		57

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		57
	OriginalReason <OrgnlRsn>	[0..1]			57
{Or	Code <Cd>	[1..1]	CodeSet		58
Or}	Proprietary <Prtry>	[1..1]	Text		58
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		58
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		58
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		58
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		58
	Frequency <Frqcy>	[0..1]	±		58
	Reason <Rsn>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	TrackingDays <TrckgDays>	[0..1]	Text		59
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		59
	PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		60
	PreNotificationDate <PreNtfctnDt>	[0..1]	Date		60
	Creditor <Cdtr>	[1..1]	±		60
	CreditorAccount <CdtrAcct>	[0..1]	±	C15, C14	60
	CreditorAgent <CdtrAgt>	[1..1]	±		61
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C15, C14	61
	UltimateCreditor <UltmtCdtr>	[0..1]	±		62
	InitiatingParty <InitgPty>	[0..1]	±		62
	InstructingAgent <InstgAgt>	[0..1]	±		63
	InstructedAgent <InstdAgt>	[0..1]	±		63
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		63
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C15, C14	64
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		64
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C15, C14	65
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		65

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C15, C14	66
	Debtor <Dbtr>	[1..1]	±		66
	DebtorAccount <DbtrAcct>	[1..1]	±	C15, C14	67
	DebtorAgent <DbtrAgt>	[1..1]	±		67
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C15, C14	68
	UltimateDebtor <UltmtDbtr>	[0..1]	±		68
	Purpose <Purp>	[0..1]	±		69
	RegulatoryReporting <RgltryRptg>	[0..10]	±		69
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		70
	RemittanceInformation <RmtInf>	[0..1]	±		70
	SupplementaryData <SplmtryData>	[0..*]	±	C30	71

Constraints

- **ChargesAmountGuideline**

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

- **ChargesInformationAndInstructedAmountRule**

If ChargesInformation is present, then InstructedAmount must be present.

On Condition
 /ChargesInformation[*]/Amount is present
 Following Must be True
 /InstructedAmount Must be present

- **InstructedAmountAndExchangeRate1Rule**

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

On Condition
 /InstructedAmount is present
 And /InstructedAmount/attribute::Currency is different from /
 InterbankSettlementAmount/attribute::Currency
 Following Must be True
 /ExchangeRate Must be present

- **InstructedAmountAndExchangeRate2Rule**

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

On Condition
 /InstructedAmount is present
 And /InstructedAmount/attribute::Currency is equal to /
 InterbankSettlementAmount/attribute::Currency
 Following Must be True
 /ExchangeRate Must be absent

- **InstructedAmountAndExchangeRate3Rule**

If InstructedAmount is not present, then ExchangeRate is not allowed.

On Condition
 /InstructedAmount is absent
 Following Must be True
 /ExchangeRate Must be absent

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

3.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: C34 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 318 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		319
	EndToEndIdentification <EndToEndId>	[1..1]	Text		319
	TransactionIdentification <TxId>	[0..1]	Text		319
	UETR <UETR>	[0..1]	IdentifierSet		319
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		320

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

3.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 430 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		431
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		431
	ServiceLevel <SvcLvl>	[0..*]			432
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432
	LocalInstrument <LclInstrm>	[0..1]			432
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432
	SequenceType <SeqTp>	[0..1]	CodeSet		433
	CategoryPurpose <CtgyPurp>	[0..1]			433
{Or	Code <Cd>	[1..1]	CodeSet		433
Or}	Proprietary <Prtry>	[1..1]	Text		433

3.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>*Presence:* [1..1]*Definition:* Amount of money moved between the instructing agent and the instructed agent.*Impacted by:* C1 "ActiveCurrency", C10 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 506**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.

3.4.2.4 InterbankSettlementDate <IntrBkSttlmDt>*Presence:* [0..1]*Definition:* Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.*Datatype:* "ISODate" on page 523**3.4.2.5 SettlementPriority <SttlmPrty>***Presence:* [0..1]*Definition:* Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.*Datatype:* "Priority3Code" on page 520

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

3.4.2.6 SettlementTimeIndication <SttlmTmIndctn>*Presence:* [0..1]*Definition:* Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		46
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		46

3.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 524

3.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 524

3.4.2.7 InstructedAmount <InstdAmt>

Presence: [0..1]

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

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.2.8 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 526

3.4.2.9 ChargeBearer <ChrgBr>

Presence: [1..1]

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

Datatype: "ChargeBearerType1Code" on page 509

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

3.4.2.10 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

ChargesInformation <ChrgsInf> contains the following elements (see "Charges12" on page 302 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	302
	Agent <Agt>	[1..1]	±		303
	Type <Tp>	[0..1]			303
{Or	Code <Cd>	[1..1]	CodeSet		303
Or}	Proprietary <Prtry>	[1..1]	±		303

3.4.2.11 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

3.4.2.12 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following **DirectDebitTransaction11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C3, C4	50
	MandateIdentification <MndtId>	[0..1]	Text		52
	DateOfSignature <DtOfSgntr>	[0..1]	Date		52
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		52
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			52
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		53
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		53
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		54
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	54
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		55
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	55
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		56
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	56
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		57
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		57
	OriginalReason <OrgnlRsn>	[0..1]			57
{Or	Code <Cd>	[1..1]	CodeSet		58
Or}	Proprietary <Prtry>	[1..1]	Text		58
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		58
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		58
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		58
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		58
	Frequency <Frqcy>	[0..1]	±		58
	Reason <Rsn>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	TrackingDays <TrckgDays>	[0..1]	Text		59
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		59
	PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		60

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PreNotificationDate <PreNtfctnDt>	[0..1]	Date		60

3.4.2.12.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

Impacted by: C3 "AmendmentIndicatorFalseRule", C4 "AmendmentIndicatorTrueRule"

MandateRelatedInformation <MndtRltdInf> contains the following **MandateRelatedInformation15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		52
	DateOfSignature <DtOfSgntr>	[0..1]	Date		52
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		52
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			52
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		53
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		53
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		54
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	54
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		55
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	55
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		56
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	56
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		57
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		57
	OriginalReason <OrgnlRsn>	[0..1]			57
{Or	Code <Cd>	[1..1]	CodeSet		58
Or}	Proprietary <Prtry>	[1..1]	Text		58
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		58
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		58
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		58
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		58
	Frequency <Frqcy>	[0..1]	±		58
	Reason <Rsn>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	TrackingDays <TrckgDays>	[0..1]	Text		59

Constraints

- **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

On Condition

/AmendmentIndicator is equal to value 'false'

Following Must be True

/AmendmentInformationDetails Must be absent

- **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

On Condition

/AmendmentIndicator is equal to value 'true'

Following Must be True

/AmendmentInformationDetails Must be present

3.4.2.12.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

3.4.2.12.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

3.4.2.12.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 526):

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

3.4.2.12.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails14 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		53
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		53
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		54
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	54
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		55
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	55
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		56
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	56
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		57
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		57
	OriginalReason <OrgnlRsn>	[0..1]			57
{Or	Code <Cd>	[1..1]	CodeSet		58
Or}	Proprietary <Prtry>	[1..1]	Text		58
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		58

3.4.2.12.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

3.4.2.12.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

3.4.2.12.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.2.12.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

3.4.2.12.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

3.4.2.12.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

3.4.2.12.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.2.12.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

3.4.2.12.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 523

3.4.2.12.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		316
Or	Period <Prd>	[1..1]			316
	Type <Tp>	[1..1]	CodeSet		316
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		317
Or}	PointInTime <PtlnTm>	[1..1]			317
	Type <Tp>	[1..1]	CodeSet		317
	PointInTime <PtlnTm>	[1..1]	Text		318

3.4.2.12.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

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

3.4.2.12.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 515

3.4.2.12.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 530

3.4.2.12.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 527

3.4.2.12.1.5 ElectronicSignature <ElectrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 527

3.4.2.12.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

3.4.2.12.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

3.4.2.12.1.8 Frequency <Frqcy>

Presence: [0..1]

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

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		316
Or	Period <Prd>	[1..1]			316
	Type <Tp>	[1..1]	CodeSet		316
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		317
Or}	PointInTime <PtInTm>	[1..1]			317
	Type <Tp>	[1..1]	CodeSet		317
	PointInTime <PtInTm>	[1..1]	Text		318

3.4.2.12.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59

3.4.2.12.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 515

3.4.2.12.1.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 530

3.4.2.12.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 527

3.4.2.12.2 CreditorSchemeIdentification <CdtrSchmId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

3.4.2.12.3 PreNotificationIdentification <PreNtfctnId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 530

3.4.2.12.4 PreNotificationDate <PreNtfctnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

3.4.2.13 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

3.4.2.14 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

3.4.2.15 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.2.16 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

3.4.2.17 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

3.4.2.18 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see ["PartyIdentification135"](#) on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

3.4.2.19 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.2.20 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.2.21 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.2.22 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

3.4.2.23 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.2.24 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

3.4.2.25 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor agent and creditor agent.

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.2.26 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

3.4.2.27 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

3.4.2.28 DebtorAccount <DbtrAcct>

Presence: [1..1]

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

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

3.4.2.29 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

3.4.2.30 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

3.4.2.31 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

3.4.2.32 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "[Purpose2Choice](#)" on page 397 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		397
Or}	Proprietary <Prtry>	[1..1]	Text		397

3.4.2.33 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		446
	Authority <Authrty>	[0..1]			446
	Name <Nm>	[0..1]	Text		446
	Country <Ctry>	[0..1]	CodeSet	C6	446
	Details <Dtls>	[0..*]			446
	Type <Tp>	[0..1]	Text		447
	Date <Dt>	[0..1]	Date		447
	Country <Ctry>	[0..1]	CodeSet	C6	447
	Code <Cd>	[0..1]	Text		447
	Amount <Amt>	[0..1]	Amount	C1, C7	447
	Information <Inf>	[0..*]	Text		448

3.4.2.34 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following elements (see "RemittanceLocation7" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		448
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		448

3.4.2.35 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation21" on page 480 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		480
	Structured <Strd>	[0..*]	±		480

3.4.2.36 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

Constraints

- **SupplementaryDataRule**

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

3.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

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 **pacs.004.001.12** **PaymentReturnV12**

4.1 **MessageDefinition Functionality**

Scope

The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled.

Usage

The PaymentReturn message is exchanged between agents to return funds after settlement of credit transfer instructions (that is FIToFICustomerCreditTransfer message and FinancialInstitutionCreditTransfer message) or direct debit instructions (FIToFICustomerDirectDebit message).

The PaymentReturn message should not be used between agents and non-financial institution customers. Non-financial institution customers will be informed about a debit or a credit on their account(s) through a BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement').

The PaymentReturn message can be used to return single instructions or multiple instructions from one or different files.

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

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

Outline

The PaymentReturnV12 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. TransactionInformation

Information concerning the original transactions, to which the return message refers.

D. SupplementaryData

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

4.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <PmtRtr>	[1..1]		C12, C14, C15, C16, C17, C21, C23, C33, C34, C35, C52, C57, C58, C59	
	GroupHeader <GrpHdr>	[1..1]		C8, C56, C13	81
	MessageIdentification <MsgId>	[1..1]	Text		83
	CreationDateTime <CreDtTm>	[1..1]	DateTime		83
	Authorisation <Authstn>	[0..2]	±		83
	BatchBooking <BtchBookg>	[0..1]	Indicator		84
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		84
	ControlSum <CtrlSum>	[0..1]	Quantity		84
	GroupReturn <GrpRtr>	[0..1]	Indicator		84
	TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	84
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		85
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C48, C49, C50, C51, C54, C55	85
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		87
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	88
	ClearingSystem <ClrSys>	[0..1]			88
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		89

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	89
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		90
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	90
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		91
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	91
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		92
	InstructingAgent <InstgAgt>	[0..1]	±		93
	InstructedAgent <InstdAgt>	[0..1]	±		93
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]			94
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		94
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		94
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		94
	ReturnReasonInformation <RtrRsnInf>	[0..*]	±	C47	94
	TransactionInformation <TxInf>	[0..*]		C7, C45, C46	95
	ReturnIdentification <RtrId>	[0..1]	Text		97
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		97
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		98
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		98
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		98
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		98
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		98
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C11	98
	OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>	[0..1]	Date		99
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		99
	ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	100
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		100
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		101
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			101
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		101
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		101

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		102
	ReturnedInstructedAmount <RtrdInstdAmt>	[0..1]	Amount	C2, C11	102
	ExchangeRate <XchgRate>	[0..1]	Rate		102
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C11	102
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		103
	ChargesInformation <ChrgsInf>	[0..*]	±		103
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		104
	InstructingAgent <InstgAgt>	[0..1]	±		104
	InstructedAgent <InstdAgt>	[0..1]	±		104
	ReturnChain <RtrChain>	[0..1]	±	C25, C27, C30, C36, C39, C42	105
	ReturnReasonInformation <RtrRsnInf>	[0..*]	±	C47	107
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±	C62	108
	SupplementaryData <SplmtryData>	[0..*]	±	C53	112
	SupplementaryData <SplmtryData>	[0..*]	±	C53	112

4.3 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 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

C5 AnyBIC

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

C6 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.

C7 ChargesInformationAndReturnedInstructedAmountRule

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

C8 ControlSumAndGroupReturnRule

If GroupReturn is true, then ControlSum is not allowed.

C9 Country

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

C10 CurrencyAmount

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

Note: The decimal separator is a dot.

C11 CurrencyAmount

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

Note: The decimal separator is a dot.

C12 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then TransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/TransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C13 GroupReturnAndNumberOfTransactionsGuideline

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

C14 GroupReturnAndNumberOfTransactionsRule

If GroupHeader/GroupReturn is false, then GroupHeader/NumberOfTransactions must equal the number of occurrences of TransactionInformation.

On Condition

/GroupHeader/GroupReturn is present

And /GroupHeader/GroupReturn is equal to value 'false'

Following Must be True

/GroupHeader/NumberOfTransactions Must be equal to value 'Number Occurrences TransactionInformation'

This constraint is defined at the MessageDefinition level.

C15 GroupReturnAndReturnReasonRule

If GroupHeader/GroupReturn is true, then OriginalGroupInformation/ReturnReasonInformation/ReturnReason must be present.

```
On Condition
    /GroupHeader/GroupReturn is present
And    /GroupHeader/GroupReturn is equal to value 'true'
And    /OriginalGroupInformation/ReturnReasonInformation[*]/
AdditionalInformation[1] is present
Following Must be True
    /OriginalGroupInformation/ReturnReasonInformation[*]/Reason Must be
present
```

This constraint is defined at the MessageDefinition level.

C16 GroupReturnAndTransactionInformationNotPresentRule

If GroupHeader/GroupReturn is true, then TransactionInformation is not allowed.

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

This constraint is defined at the MessageDefinition level.

C17 GroupReturnAndTransactionInformationPresentRule

If GroupHeader/GroupReturn is false, then at least one occurrence of TransactionInformation must be present.

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

This constraint is defined at the MessageDefinition level.

C18 IBAN

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

C19 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.

C20 IdentificationOrProxyPresenceRule

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

C21 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then TransactionInformation/InstructedAgent is not allowed.

```
On Condition
    /GroupHeader/InstructedAgent is present
Following Must be True
    /TransactionInformation[*]/InstructedAgent Must be absent
```

This constraint is defined at the MessageDefinition level.

C22 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C23 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then TransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/TransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C24 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C25 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C26 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C27 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C28 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C29 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C30 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C31 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C32 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C33 NoCoverSettlementMethodRule

GroupHeader/SettlementInformation/SettlementMethod must be different from COVE (Cover) when returning direct debit transactions.

On Condition

/GroupHeader/SettlementInformation is present

And /GroupHeader/SettlementInformation/SettlementMethod is equal to value 'CoverMethod'

Following Must be True

substring(/OriginalGroupInformation/

OriginalMessageNameIdentification,1,8) Must be different from value 'pacs.003'

This constraint is defined at the MessageDefinition level.

C34 OriginalGroupInformationRule

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed.

On Condition

/OriginalGroupInformation is present

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be absent

This constraint is defined at the MessageDefinition level.

C35 PaymentTypeInfoInformationRule

If GroupHeader/PaymentTypeInfoInformation is present, then TransactionInformation/PaymentTypeInfoInformation is not allowed.

On Condition

/GroupHeader/PaymentTypeInfoInformation is present

Following Must be True

/TransactionInformation[*]/PaymentTypeInfoInformation Must be absent

This constraint is defined at the MessageDefinition level.

C36 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C37 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C38 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C39 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C40 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C41 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C42 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C43 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C44 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C45 ReturnedInstructedAmountAndExchangeRate1Rule

If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present.

C46 ReturnedInstructedAmountAndExchangeRate2Rule

If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed.

C47 ReturnReasonRule

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

C48 SettlementMethodAgentRule

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

C49 SettlementMethodClearingRule

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

C50 SettlementMethodCoverAgentRule

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

C51 SettlementMethodCoverRule

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

C52 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C53 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.

C54 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C55 ThirdReimbursementAgentRule

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

C56 TotalInterbankSettlementAmountAndDateRule

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C57 TotalReturnedInterbankSettlementAmountAndSumRule

GroupHeader/TotalReturnedInterbankSettlementAmount must equal the sum of all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount when present.


```

On Condition
    /GroupHeader/TotalReturnedInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalReturnedInterbankSettlementAmount Must be equal to
value 'sum of TransactionInformation/ReturnedInterbankSttlementAmount'

```

This constraint is defined at the MessageDefinition level.

C58 TotalReturnedInterbankSettlementAmountRule

If GroupHeader/TotalReturnedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReturnedInterbankSettlementAmount.

```

On Condition
    /GroupHeader/TotalReturnedInterbankSettlementAmount is present
And    /TransactionInformation[1] is present
And    /TransactionInformation[*]/ReturnedInterbankSettlementAmount is
present
Following Must be True
    /TransactionInformation[*]/ReturnedInterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalReturnedInterbankSettlementAmount/attribute::Currency

```

This constraint is defined at the MessageDefinition level.

C59 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then TransactionInformation/InterbankSettlementDate must be present.

```

On Condition
    /GroupHeader/InterbankSettlementDate is absent
Following Must be True
    /TransactionInformation[*]/InterbankSettlementDate Must be present

```

This constraint is defined at the MessageDefinition level.

C60 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C61 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C62 UnderlyingCustomerCreditTransferRule

The UnderlyingCustomerCreditTransfer element can only be present if present in the original transaction being returned.

4.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C8 "ControlSumAndGroupReturnRule", C56
"TotalInterbankSettlementAmountAndDateRule", C13
"GroupReturnAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following **GroupHeader99** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		83
	CreationDateTime <CreDtTm>	[1..1]	DateTime		83
	Authorisation <Authstn>	[0..2]	±		83
	BatchBooking <BtchBookg>	[0..1]	Indicator		84
	NumberOfTransactions <NbOfTx>	[1..1]	Text		84
	ControlSum <CtrlSum>	[0..1]	Quantity		84
	GroupReturn <GrpRtr>	[0..1]	Indicator		84
	TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	84
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		85
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C48, C49, C50, C51, C54, C55	85
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		87
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	88
	ClearingSystem <ClrSys>	[0..1]			88
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		89
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	89
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		90
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	90
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		91
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	91
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		92
	InstructingAgent <InstgAgt>	[0..1]	±		93
	InstructedAgent <InstdAgt>	[0..1]	±		93

Constraints

- **ControlSumAndGroupReturnRule**

If GroupReturn is true, then ControlSum is not allowed.

```
On Condition
  /GroupReturn is present
And    /GroupReturn is equal to value 'true'
Following Must be True
  /ControlSum Must be absent
```

- **GroupReturnAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

```
On Condition
  /TotalReturnedInterbankSettlementAmount is present
Following Must be True
  /InterbankSettlementDate Must be present
```

4.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 530

4.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 524

4.4.1.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see ["Authorisation1Choice"](#) on page 408 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		408
Or}	Proprietary <Prtry>	[1..1]	Text		409

4.4.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see ["BatchBookingIndicator"](#) on page 526):

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

4.4.1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: ["Max15NumericText"](#) on page 528

4.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: ["DecimalNumber"](#) on page 526

4.4.1.7 GroupReturn <GrpRtr>

Presence: [0..1]

Definition: Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s).

Datatype: One of the following values must be used (see ["TrueFalseIndicator"](#) on page 526):

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

4.4.1.8 TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent in the return message.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

4.4.1.9 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 523

4.4.1.10 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: C22 "InstructedReimbursementAgentAccountRule", C24 "InstructingReimbursementAgentAccountRule", C48 "SettlementMethodAgentRule", C49 "SettlementMethodClearingRule", C50 "SettlementMethodCoverAgentRule", C51 "SettlementMethodCoverRule", C54 "ThirdReimbursementAgentAccountRule", C55 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		87
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	88
	ClearingSystem <ClrSys>	[0..1]			88
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		89
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	89
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		90
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	90
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		91
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	91

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- **SettlementMethodAgentRule**

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

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present
```

4.4.1.10.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 522

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

4.4.1.10.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

4.4.1.10.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89

4.4.1.10.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 513

4.4.1.10.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 530

4.4.1.10.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

4.4.1.10.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

4.4.1.10.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

4.4.1.10.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

4.4.1.10.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

4.4.1.10.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

4.4.1.11 PaymentTypeInfo <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of the return transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		434
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		434
	ServiceLevel <SvcLvl>	[0..*]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	LocalInstrument <LclInstrm>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	CategoryPurpose <CtgyPurp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		436
Or}	Proprietary <Prtry>	[1..1]	Text		436

4.4.1.12 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

4.4.1.13 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

4.4.2 OriginalGroupInformation <OrgnlGrplnf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrplnf> contains the following **OriginalGroupHeader18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		94
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		94
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		94
	ReturnReasonInformation <RtrRsnInf>	[0..*]	±	C47	94

4.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

4.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

4.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 524

4.4.2.4 ReturnReasonInformation <RtrRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the return reason.

Impacted by: C47 "ReturnReasonRule"

ReturnReasonInformation <RtrRsnInf> contains the following elements (see "PaymentReturnReason6" on page 489 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		490
	Reason <Rsn>	[0..1]			490
{Or	Code <Cd>	[1..1]	CodeSet		491
Or}	Proprietary <Prtry>	[1..1]	Text		491
	AdditionalInformation <AddtlInf>	[0..*]	Text		491

Constraints

- **ReturnReasonRule**

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

On Condition

/Reason/Code is present

And /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

Following Must be True

/AdditionalInformation[1] Must be present

4.4.3 TransactionInformation <TxInf>

Presence: [0..*]

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

Impacted by: C7 "ChargesInformationAndReturnedInstructedAmountRule", C45

"ReturnedInstructedAmountAndExchangeRate1Rule", C46

"ReturnedInstructedAmountAndExchangeRate2Rule"

TransactionInformation <TxInf> contains the following **PaymentTransaction146** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReturnIdentification <RtrId>	[0..1]	Text		97
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		97
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		98
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		98
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		98
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		98
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		98
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C11	98
	OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>	[0..1]	Date		99
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		99
	ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	100
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		100
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		101
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			101
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		101
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		101
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		102
	ReturnedInstructedAmount <RtrdInstdAmt>	[0..1]	Amount	C2, C11	102
	ExchangeRate <XchgRate>	[0..1]	Rate		102
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C11	102
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		103
	ChargesInformation <ChrgsInf>	[0..*]	±		103
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		104
	InstructingAgent <InstgAgt>	[0..1]	±		104
	InstructedAgent <InstdAgt>	[0..1]	±		104
	ReturnChain <RtrChain>	[0..1]	±	C25, C27, C30, C36, C39, C42	105
	ReturnReasonInformation <RtrRsnInf>	[0..*]	±	C47	107

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±	C62	108
	SupplementaryData <SplmtryData>	[0..*]	±	C53	112

Constraints

- **ChargesInformationAndReturnedInstructedAmountRule**

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

On Condition

/ChargesInformation[1] is present

And /ChargesInformation[1]/Amount is present

Following Must be True

/ReturnedInstructedAmount Must be present

- **ReturnedInstructedAmountAndExchangeRate1Rule**

If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present.

On Condition

/ReturnedInstructedAmount is present

And /ReturnedInstructedAmount/attribute::Currency is different from /ReturnedInterbankSettlementAmount/attribute::Currency

Following Must be True

/ExchangeRate Must be present

- **ReturnedInstructedAmountAndExchangeRate2Rule**

If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed.

On Condition

/ReturnedInstructedAmount is present

And /ReturnedInstructedAmount/attribute::Currency is equal to /ReturnedInterbankSettlementAmount/attribute::Currency

Following Must be True

/ExchangeRate Must be absent

4.4.3.1 ReturnIdentification <RtrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 530

4.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 400 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		401
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		401
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		401

4.4.3.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

4.4.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

4.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 530

4.4.3.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 525

4.4.3.7 OriginalClearingSystemReference <OrgnlClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

4.4.3.8 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.9 OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message.

Datatype: "ISODate" on page 523

4.4.3.10 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of the return transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		434
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		434
	ServiceLevel <SvcLvl>	[0..*]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	LocalInstrument <LclInstrm>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	CategoryPurpose <CtgyPurp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		436
Or}	Proprietary <Prtry>	[1..1]	Text		436

4.4.3.11 ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

4.4.3.12 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.

Datatype: "ISODate" on page 523

4.4.3.13 SettlementPriority <SttlmPrty>

Presence: [0..1]

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

Usage: the SettlementPriority is the settlement priority of the return message, and not of the original instruction.

Datatype: "Priority3Code" on page 520

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

4.4.3.14 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		101
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		101

4.4.3.14.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 524

4.4.3.14.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 524

4.4.3.15 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see ["SettlementTimeRequest2"](#) on page 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		429
	TillTime <TillTm>	[0..1]	Time		429
	FromTime <FrTm>	[0..1]	Time		429
	RejectTime <RjctTm>	[0..1]	Time		429

4.4.3.16 ReturnedInstructedAmount <RtrdInstdAmt>

Presence: [0..1]

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

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.17 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: ["BaseOneRate"](#) on page 526

4.4.3.18 CompensationAmount <CompstnAmt>

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.19 ChargeBearer <ChrgBr>

Presence: [0..1]

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

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

Datatype: "ChargeBearerType1Code" on page 509

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

4.4.3.20 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

ChargesInformation <ChrgsInf> contains the following elements (see "[Charges12](#)" on page 302 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	302
	Agent <Agt>	[1..1]	±		303
	Type <Tp>	[0..1]			303
{Or	Code <Cd>	[1..1]	CodeSet		303
Or}	Proprietary <Prtry>	[1..1]	±		303

4.4.3.21 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 530

4.4.3.22 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

InstructingAgent <InstgAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

4.4.3.23 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

4.4.3.24 ReturnChain <RtrChain>

Presence: [0..1]

Definition: Provides all parties (agents and non-agents) involved in a return transaction.

Impacted by: C25 "IntermediaryAgent1AccountRule", C27 "IntermediaryAgent2AccountRule", C30 "IntermediaryAgent3AccountRule", C36 "PreviousInstructingAgent1AccountRule", C39 "PreviousInstructingAgent2AccountRule", C42 "PreviousInstructingAgent3AccountRule"

ReturnChain <RtrChain> contains the following elements (see "TransactionParties10" on page 414 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		416
	Debtor <Dbtr>	[1..1]	±		416
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	417
	InitiatingParty <InitgPty>	[0..1]	±		417
	DebtorAgent <DbtrAgt>	[0..1]	±		418
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	418
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		419
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C10, C9	419
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		420
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C10, C9	420
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		420
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C10, C9	421
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		421
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C10, C9	422
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		422
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C10, C9	423
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		423
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C10, C9	424
	CreditorAgent <CdtrAgt>	[0..1]	±		424
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	425
	Creditor <Cdtr>	[1..1]	±		425
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	426
	UltimateCreditor <UltmtCdtr>	[0..1]	±		426

Constraints

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent1 is absent

Following Must be True

/IntermediaryAgent1Account Must be absent

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition
 /PreviousInstructingAgent1 is absent
 Following Must be True
 /PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

On Condition
 /PreviousInstructingAgent2 is absent
 Following Must be True
 /PreviousInstructingAgent2Account Must be absent

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

On Condition
 /PreviousInstructingAgent3 is absent
 Following Must be True
 /PreviousInstructingAgent3Account Must be absent

4.4.3.25 ReturnReasonInformation <RtrRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the return reason.

Impacted by: [C47 "ReturnReasonRule"](#)

ReturnReasonInformation <RtrRsnInf> contains the following elements (see ["PaymentReturnReason6"](#) on page 489 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		490
	Reason <Rsn>	[0..1]			490
{Or	Code <Cd>	[1..1]	CodeSet		491
Or}	Proprietary <Prtry>	[1..1]	Text		491
	AdditionalInformation <AddtlInf>	[0..*]	Text		491

Constraints

- **ReturnReasonRule**

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

On Condition

 /Reason/Code is present

And /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

Following Must be True

 /AdditionalInformation[1] Must be present

4.4.3.26 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

Impacted by: C62 "UnderlyingCustomerCreditTransferRule"

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see "OriginalTransactionReference36" on page 323 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	327
	Amount <Amt>	[0..1]	±		327
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		328
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		328
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		328
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		328
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C16, C17, C18, C19, C22, C23	329
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		331
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	331
	ClearingSystem <ClrSys>	[0..1]			332
{Or	Code <Cd>	[1..1]	CodeSet		332
Or}	Proprietary <Prtry>	[1..1]	Text		332
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		332
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	333
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		333
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	334
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		334
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	335
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		335
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		336
	MandateRelatedInformation <MndtRltdInf>	[0..1]			336
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	338
	MandateIdentification <MndtId>	[0..1]	Text		339
	DateOfSignature <DtOfSgntr>	[0..1]	Date		339
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		339

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			339
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		340
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		340
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		341
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	341
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		341
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	342
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		342
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	343
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		343
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		343
	OriginalReason <OrgnlRsn>	[0..1]			344
{Or	Code <Cd>	[1..1]	CodeSet		344
Or}	Proprietary <Prtry>	[1..1]	Text		344
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		344
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		344
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		345
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		345
	Frequency <Frqcy>	[0..1]	±		345
	Reason <Rsn>	[0..1]			345
{Or	Code <Cd>	[1..1]	CodeSet		345
Or}	Proprietary <Prtry>	[1..1]	Text		346
	TrackingDays <TrckgDays>	[0..1]	Text		346
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		346
	RemittanceInformation <RmtInf>	[0..1]	±		346
	UltimateDebtor <UltmtDbtr>	[0..1]	±		347
	Debtor <Dbtr>	[0..1]	±		347
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	347
	DebtorAgent <DbtrAgt>	[0..1]	±		348
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	348
	CreditorAgent <CdtrAgt>	[0..1]	±		349

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	349
	Creditor <Cdtr>	[0..1]	±		350
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	350
	UltimateCreditor <UltmtCdtr>	[0..1]	±		351
	Purpose <Purp>	[0..1]	±		351
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C19, C22, C24, C26, C28, C31, C35, C37, C39, C41, C33, C56, C58	352
	UltimateDebtor <UltmtDbtr>	[0..1]	±		355
	InitiatingParty <InitgPty>	[0..1]	±		355
	Debtor <Dbtr>	[1..1]	±		356
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	356
	DebtorAgent <DbtrAgt>	[1..1]	±		357
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	357
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		358
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C10, C9	358
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		359
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C10, C9	359
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		360
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C10, C9	360
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		361
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C10, C9	361
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		362
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C10, C9	362
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		363
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C10, C9	363
	CreditorAgent <CdtrAgt>	[1..1]	±		364
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	364

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[1..1]	±		365
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	365
	UltimateCreditor <UltmtCdtr>	[0..1]	±		366
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		366
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			366
	Code <Cd>	[0..1]	CodeSet		367
	InstructionInformation <InstrInf>	[0..1]	Text		367
	Tax <Tax>	[0..1]	±		367
	RemittanceInformation <RmtInf>	[0..1]	±		369
	InstructedAmount <InstdAmt>	[0..1]	Amount	C1, C7	369

Constraints

- **UnderlyingCustomerCreditTransferRule**

The UnderlyingCustomerCreditTransfer element can only be present if present in the original transaction being returned.

4.4.3.27 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C53 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

Constraints

- **SupplementaryDataRule**

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

4.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C53 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

Constraints

- **SupplementaryDataRule**

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

5 **pacs.007.001.12**

FIToFIPaymentReversalV12

5.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed.

Usage

The FIToFIPaymentReversal message is exchanged between agents to reverse a payment message that has been settled. The result will be a credit on the debtor account (when the reversed payment was a direct debit) or a debit on the creditor account (when the reversed payment was a credit transfer).

The FIToFIPaymentReversal message may or may not be the follow-up of a payment message.

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

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

Outline

The FIToFIPaymentReversalV12 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. TransactionInformation

Information concerning the original transactions, to which the reversal message refers.

D. SupplementaryData

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

5.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFIPmtRvsl>	[1..1]		C12, C14, C15, C16, C17, C21, C23, C25, C26, C33, C38, C39, C40	
	GroupHeader <GrpHdr>	[1..1]		C8, C37, C13	122
	MessageIdentification <MsgId>	[1..1]	Text		124
	CreationDateTime <CreDtTm>	[1..1]	DateTime		124
	Authorisation <Authstn>	[0..2]	±		124
	BatchBooking <BtchBookg>	[0..1]	Indicator		125
	NumberOfTransactions <NbOfTx>	[1..1]	Text		125
	ControlSum <CtrlSum>	[0..1]	Quantity		125
	GroupReversal <GrpRvsl>	[0..1]	Indicator		125
	TotalReversedInterbankSettlementAmount <TtlRvslIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	125
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		126
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C29, C30, C31, C32, C35, C36	126
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		128
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	129
	ClearingSystem <ClrSys>	[0..1]			129
{Or	Code <Cd>	[1..1]	CodeSet		130
Or}	Proprietary <Prtry>	[1..1]	Text		130
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		130
	InstructioningReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	130

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		131
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	131
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		132
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	132
	InstructingAgent <InstgAgt>	[0..1]	±		133
	InstructedAgent <InstdAgt>	[0..1]	±		133
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]			134
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		134
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		134
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		134
	ReversalReasonInformation <RvslRsnInf>	[0..*]	±		134
	TransactionInformation <TxInf>	[0..*]		C7, C27, C28	135
	ReversalIdentification <RvslId>	[0..1]	Text		137
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		137
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		137
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		138
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		138
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		138
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		138
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C11	138
	ReversedInterbankSettlementAmount <RvslIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	139
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		139
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		139
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			140
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		140
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		140
	ReversedInstructedAmount <RvslInstdAmt>	[0..1]	Amount	C2, C11	140
	ExchangeRate <XchgRate>	[0..1]	Rate		141
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C11	141
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		141

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ChargesInformation <ChrgsInf>	[0..*]	±		142
	InstructingAgent <InstgAgt>	[0..1]	±		142
	InstructedAgent <InstdAgt>	[0..1]	±		142
	ReversalReasonInformation <RvslRsnInf>	[0..*]	±		143
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		143
	SupplementaryData <SplmtryData>	[0..*]	±	C34	146
	SupplementaryData <SplmtryData>	[0..*]	±	C34	146

5.3 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 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

C5 AnyBIC

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

C6 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.

C7 ChargesInformationAndReversedInstructedAmountRule

If ChargesInformation is present, then ReversedInstructedAmount must be present.

C8 ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

C9 Country

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

C10 CurrencyAmount

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

Note: The decimal separator is a dot.

C11 CurrencyAmount

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

Note: The decimal separator is a dot.

C12 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then TransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/TransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C13 GroupReversalAndNumberOfTransactionsGuideline

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

C14 GroupReversalAndNumberOfTransactionsRule

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

On Condition

/GroupHeader/GroupReversal is present

And /GroupHeader/GroupReversal is equal to value 'false'

Following Must be True

/GroupHeader/NumberOfTransactions Must be equal to value 'Number Occurrences TransactionInformation'

This constraint is defined at the MessageDefinition level.

C15 GroupReversalAndReasonRule

If GroupHeader/GroupReversal is true, then OriginalGroupInformation/ReversalReasonInformation/Reason must present.

On Condition

/GroupHeader/GroupReversal is present

And /GroupHeader/GroupReversal is equal to value 'true'

Following Must be True

/OriginalGroupInformation/ReversalReasonInformation[1] Must be present

And /OriginalGroupInformation/ReversalReasonInformation[*]/Reason Must be present

This constraint is defined at the MessageDefinition level.

C16 GroupReversalAndTransactionInformationNotPresentRule

If GroupHeader/GroupReversal is true, then TransactionInformation is not allowed.

```

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

```

This constraint is defined at the MessageDefinition level.

C17 GroupReversalAndTransactionInformationPresentRule

If GroupHeader/GroupReversal is false, then at least one occurrence of TransactionInformation must be present.

```

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

```

This constraint is defined at the MessageDefinition level.

C18 IBAN

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

C19 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.

C20 IdentificationOrProxyPresenceRule

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

C21 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then TransactionInformation/InstructedAgent is not allowed.

```

On Condition
  /GroupHeader/InstructedAgent is present
Following Must be True
  /TransactionInformation[*]/InstructedAgent Must be absent

```

This constraint is defined at the MessageDefinition level.

C22 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C23 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then TransactionInformation/InstructingAgent is not allowed.

```

On Condition
  /GroupHeader/InstructingAgent is present
Following Must be True
  /TransactionInformation[*]/InstructingAgent Must be absent

```

This constraint is defined at the MessageDefinition level.

C24 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C25 NoCoverSettlementMethodRule

GroupHeader/SettlementInformation/SettlementMethod must be different from COVE (Cover) when reversing direct debit transactions.

On Condition

/GroupHeader/SettlementInformation is present

And /GroupHeader/SettlementInformation/SettlementMethod is equal to value 'CoverMethod'

Following Must be True

substring(/OriginalGroupInformation/
OriginalMessageNameIdentification,1,8) Must be different from value 'pacs.003'

This constraint is defined at the MessageDefinition level.

C26 OriginalGroupInformationRule

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed.

On Condition

/OriginalGroupInformation is present

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be absent

This constraint is defined at the MessageDefinition level.

C27 ReversedInstructedAmountAndExchangeRate1Rule

If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

C28 ReversedInstructedAmountAndExchangeRate2Rule

If ReversedInstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

C29 SettlementMethodAgentRule

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

C30 SettlementMethodClearingRule

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

C31 SettlementMethodCoverAgentRule

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

C32 SettlementMethodCoverRule

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

C33 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C34 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.

C35 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C36 ThirdReimbursementAgentRule

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

C37 TotalInterbankSettlementAmountAndDateRule

If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C38 TotalReversedInterbankSettlementAmountAndSumRule

GroupHeader/TotalReversedInterbankSettlementAmount must equal the sum of all individual TransactionInformation/ReversedInterbankSettlementAmount when present.

On Condition

/GroupHeader/TotalReversedInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalReversedInterbankSettlementAmount Must be equal to value 'sum of TransactionInformation/ReversedInterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C39 TotalReversedInterbankSettlementAmountRule

If GroupHeader/TotalReversedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReversedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReversedInterbankSettlementAmount.

On Condition

/GroupHeader/TotalReversedInterbankSettlementAmount is present

And /TransactionInformation[1] is present

And /TransactionInformation[*]/ReversedInterbankSettlementAmount is present

Following Must be True

/TransactionInformation[*]/ReversedInterbankSettlementAmount/

attribute::Currency Must be equal to /GroupHeader/

TotalReversedInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C40 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then TransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/TransactionInformation[*]/InterbankSettlementDate Must be present

This constraint is defined at the MessageDefinition level.

5.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C8 "ControlSumAndGroupReversalRule", C37
"TotalInterbankSettlementAmountAndDateRule", C13
"GroupReversalAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following **GroupHeader97** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		124
	CreationDateTime <CreDtTm>	[1..1]	DateTime		124
	Authorisation <Authstn>	[0..2]	±		124
	BatchBooking <BtchBookg>	[0..1]	Indicator		125
	NumberOfTransactions <NbOfTx>	[1..1]	Text		125
	ControlSum <CtrlSum>	[0..1]	Quantity		125
	GroupReversal <GrpRvsl>	[0..1]	Indicator		125
	TotalReversedInterbankSettlementAmount <TtlRvslIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	125
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		126
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C29, C30, C31, C32, C35, C36	126
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		128
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	129
	ClearingSystem <ClrSys>	[0..1]			129
{Or	Code <Cd>	[1..1]	CodeSet		130
Or}	Proprietary <Prtry>	[1..1]	Text		130
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		130
	InstructioningReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	130
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		131
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	131
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		132
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	132
	InstructioningAgent <InstgAgt>	[0..1]	±		133
	InstructedAgent <InstdAgt>	[0..1]	±		133

Constraints

- **ControlSumAndGroupReversalRule**

If GroupReversal is true, then ControlSum is not allowed.

On Condition

/GroupReversal is present

And /GroupReversal is equal to value 'true'

Following Must be True

/ControlSum Must be absent

- **GroupReversalAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition

/TotalReversedInterbankSettlementAmount is present

Following Must be True

/InterbankSettlementDate Must be present

5.4.1.1 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 530

5.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 524

5.4.1.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "[Authorisation1Choice](#)" on page 408 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		408
Or}	Proprietary <Prtry>	[1..1]	Text		409

5.4.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "[BatchBookingIndicator](#)" on page 526):

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

5.4.1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "[Max15NumericText](#)" on page 528

5.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "[DecimalNumber](#)" on page 526

5.4.1.7 GroupReversal <GrpRvsl>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 526):

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

5.4.1.8 TotalReversedInterbankSettlementAmount <TtlRvslIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent in the reversal message.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

5.4.1.9 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 523

5.4.1.10 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: C22 "InstructedReimbursementAgentAccountRule", C24 "InstructingReimbursementAgentAccountRule", C29 "SettlementMethodAgentRule", C30 "SettlementMethodClearingRule", C31 "SettlementMethodCoverAgentRule", C32 "SettlementMethodCoverRule", C35 "ThirdReimbursementAgentAccountRule", C36 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		128
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	129
	ClearingSystem <ClrSys>	[0..1]			129
{Or	Code <Cd>	[1..1]	CodeSet		130
Or}	Proprietary <Prtry>	[1..1]	Text		130
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		130
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	130
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		131
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	131
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		132
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	132

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- **SettlementMethodAgentRule**

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

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present
```

5.4.1.10.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 522

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

5.4.1.10.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

5.4.1.10.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		130
Or}	Proprietary <Prtry>	[1..1]	Text		130

5.4.1.10.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 513

5.4.1.10.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 530

5.4.1.10.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

5.4.1.10.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

5.4.1.10.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

5.4.1.10.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

5.4.1.10.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

5.4.1.10.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

5.4.1.11 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

5.4.1.12 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

5.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		134
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		134
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		134
	ReversalReasonInformation <RvslRsnInf>	[0..*]	±		134

5.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

5.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

5.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 524

5.4.2.4 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 492 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		493
	Reason <Rsn>	[0..1]			493
{Or	Code <Cd>	[1..1]	CodeSet		493
Or}	Proprietary <Prtry>	[1..1]	Text		493
	AdditionalInformation <AddtlInf>	[0..*]	Text		494

5.4.3 TransactionInformation <TxInf>

Presence: [0..*]

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

Impacted by: C7 "ChargesInformationAndReversedInstructedAmountRule", C27
 "ReversedInstructedAmountAndExchangeRate1Rule", C28
 "ReversedInstructedAmountAndExchangeRate2Rule"

TransactionInformation <TxInf> contains the following **PaymentTransaction143** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReversalIdentification <RvslId>	[0..1]	Text		137
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		137
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		137
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		138
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		138
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		138
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		138
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C11	138
	ReversedInterbankSettlementAmount <RvslIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	139
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		139
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		139
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			140
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		140
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		140
	ReversedInstructedAmount <RvslInstdAmt>	[0..1]	Amount	C2, C11	140
	ExchangeRate <XchgRate>	[0..1]	Rate		141
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C11	141
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		141
	ChargesInformation <ChrgsInf>	[0..*]	±		142
	InstructionAgent <InstgAgt>	[0..1]	±		142
	InstructedAgent <InstdAgt>	[0..1]	±		142
	ReversalReasonInformation <RvslRsnInf>	[0..*]	±		143
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		143
	SupplementaryData <SplmtryData>	[0..*]	±	C34	146

Constraints

- **ChargesInformationAndReversedInstructedAmountRule**

If ChargesInformation is present, then ReversedInstructedAmount must be present.

On Condition

/ChargesInformation[1] is present

And /ChargesInformation[1]/Amount is present

Following Must be True
 /ReversedInstructedAmount Must be present

- **ReversedInstructedAmountAndExchangeRate1Rule**

If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

On Condition
 /ReversedInstructedAmount is present
 And /ReversedInstructedAmount/attribute::Currency is different from /
 ReversedInterbankSettlementAmount/attribute::Currency
 Following Must be True
 /ExchangeRate Must be present

- **ReversedInstructedAmountAndExchangeRate2Rule**

If ReversedInstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

On Condition
 /ReversedInstructedAmount is present
 And /ReversedInstructedAmount/attribute::Currency is equal to /
 ReversedInterbankSettlementAmount/attribute::Currency
 Following Must be True
 /ExchangeRate Must be absent

5.4.3.1 ReversalIdentification <RvsId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 530

5.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 400 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		401
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		401
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		401

5.4.3.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

5.4.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

5.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 530

5.4.3.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 525

5.4.3.7 OriginalClearingSystemReference <OrgnlClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

5.4.3.8 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.3.9 ReversedInterbankSettlementAmount <RvsdIntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the reversed instruction.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

5.4.3.10 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Usage: The InterbankSettlementDate is the interbank settlement date of the reversal message, and not of the original instruction.

Datatype: "ISODate" on page 523

5.4.3.11 SettlementPriority <SttlmPrty>

Presence: [0..1]

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

Usage: the SettlementPriority is the settlement priority of the reversal message, and not of the original instruction.

Datatype: "Priority3Code" on page 520

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

5.4.3.12 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		140
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		140

5.4.3.12.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 524

5.4.3.12.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 524

5.4.3.13 ReversedInstructedAmount <RvstdInstdAmt>

Presence: [0..1]

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

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.3.14 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 526

5.4.3.15 CompensationAmount <CompstnAmt>

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.3.16 ChargeBearer <ChrgBr>

Presence: [0..1]

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

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

Datatype: "ChargeBearerType1Code" on page 509

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

CodeName	Name	Definition
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

5.4.3.17 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

ChargesInformation <ChrgsInf> contains the following elements (see "[Charges12](#)" on page 302 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	302
	Agent <Agt>	[1..1]	±		303
	Type <Tp>	[0..1]			303
{Or	Code <Cd>	[1..1]	CodeSet		303
Or}	Proprietary <Prtry>	[1..1]	±		303

5.4.3.18 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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

InstructingAgent <InstgAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

5.4.3.19 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

5.4.3.20 ReversalReasonInformation <RvsIRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvsIRsnInf> contains the following elements (see "PaymentReversalReason9" on page 492 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		493
	Reason <Rsn>	[0..1]			493
{Or	Code <Cd>	[1..1]	CodeSet		493
Or}	Proprietary <Prtry>	[1..1]	Text		493
	AdditionalInformation <AddtlInf>	[0..*]	Text		494

5.4.3.21 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see "OriginalTransactionReference35" on page 369 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	372
	Amount <Amt>	[0..1]	±		372
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		372
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		373
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		373
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		373
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C16, C17, C18, C19, C22, C23	373
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		375
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	376
	ClearingSystem <ClrSys>	[0..1]			376
{Or	Code <Cd>	[1..1]	CodeSet		377
Or}	Proprietary <Prtry>	[1..1]	Text		377
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		377
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	377
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		378
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	378
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		379
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	379
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		380
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		381
	MandateRelatedInformation <MndtRltdInf>	[0..1]			381
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	383
	MandateIdentification <MndtId>	[0..1]	Text		384
	DateOfSignature <DtOfSgntr>	[0..1]	Date		384
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		384

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			384
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		385
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		385
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		386
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	386
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		386
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	387
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		387
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	388
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		388
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		388
	OriginalReason <OrgnlRsn>	[0..1]			389
{Or	Code <Cd>	[1..1]	CodeSet		389
Or}	Proprietary <Prtry>	[1..1]	Text		389
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		389
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		389
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		390
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		390
	Frequency <Frqcy>	[0..1]	±		390
	Reason <Rsn>	[0..1]			390
{Or	Code <Cd>	[1..1]	CodeSet		390
Or}	Proprietary <Prtry>	[1..1]	Text		391
	TrackingDays <TrckgDays>	[0..1]	Text		391
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		391
	RemittanceInformation <RmtInf>	[0..1]	±		391
	UltimateDebtor <UltmtDbtr>	[0..1]	±		392
	Debtor <Dbtr>	[0..1]	±		392
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	392
	DebtorAgent <DbtrAgt>	[0..1]	±		393
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	393
	CreditorAgent <CdtrAgt>	[0..1]	±		394

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	394
	Creditor <Cdtr>	[0..1]	±		395
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	395
	UltimateCreditor <UltmtCdtr>	[0..1]	±		396
	Purpose <Purp>	[0..1]	±		396

5.4.3.22 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C34 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

Constraints

- **SupplementaryDataRule**

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

5.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C34 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

Constraints

- **SupplementaryDataRule**

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

6 **pacs.008.001.11**

FIToFICustomerCreditTransferV11

6.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.

Usage

The FIToFICustomerCreditTransfer message is exchanged between agents and can contain one or more customer credit transfer instructions.

The FIToFICustomerCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction.

The FIToFICustomerCreditTransfer message can be used in different ways:

- If the instructing agent and the instructed agent wish to use their direct account relationship in the currency of the transfer then the message contains both the funds for the customer transfer(s) as well as the payment details;
- If the instructing agent and the instructed agent have no direct account relationship in the currency of the transfer, or do not wish to use their account relationship, then other (reimbursement) agents will be involved to cover for the customer transfer(s). The FIToFICustomerCreditTransfer contains only the payment details and the instructing agent must cover the customer transfer by sending a FinancialInstitutionCreditTransfer to a reimbursement agent. This payment method is called the Cover method;
- If more than two financial institutions are involved in the payment chain and if the FIToFICustomerCreditTransfer is sent from one financial institution to the next financial institution in the payment chain, then the payment method is called the Serial method.

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

Outline

The FIToFICustomerCreditTransferV11 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer(s).

C. SupplementaryData

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

6.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFICstmrCdtTrf>	[1..1]		C12, C16, C21, C29, C30, C41, C46, C47, C49	
	GroupHeader <GrpHdr>	[1..1]		C45	157
	MessageIdentification <MsgId>	[1..1]	Text		159
	CreationDateTime <CreDtTm>	[1..1]	DateTime		159
	BatchBooking <BtchBookg>	[0..1]	Indicator		159
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		159
	ControlSum <CtrlSum>	[0..1]	Quantity		159
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	159
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		160
	SettlementInformation <SttlmInf>	[1..1]		C20, C22, C37, C38, C39, C40, C43, C44	160
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		162
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	163
	ClearingSystem <ClrSys>	[0..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		164
Or}	Proprietary <Prtry>	[1..1]	Text		164
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		164
	InstructioningReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C15, C14	164
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		165
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	165
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		166
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	166

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		167
	InstructingAgent <InstgAgt>	[0..1]	±		168
	InstructedAgent <InstdAgt>	[0..1]	±		168
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]		C5, C7, C17, C18, C19, C23, C24, C25, C26, C27, C28, C31, C33, C34, C35, C36, C6, C8, C32, C50, C51	169
	PaymentIdentification <PmtId>	[1..1]	±	C48	174
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		175
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	175
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		176
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		176
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			176
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		176
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		176
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		177
	AcceptanceDateTime <AccptncDtTm>	[0..1]	DateTime		177
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		177
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	177
	ExchangeRate <XchgRate>	[0..1]	Rate		178
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		178
	ChargesInformation <ChrgsInf>	[0..*]	±		178
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		179
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		179
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C15, C14	180
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		180

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C15, C14	181
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		181
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C15, C14	182
	InstructingAgent <InstgAgt>	[0..1]	±		182
	InstructedAgent <InstdAgt>	[0..1]	±		183
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		183
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C15, C14	183
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		184
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C15, C14	184
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		185
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C15, C14	185
	UltimateDebtor <UltmtDbtr>	[0..1]	±		186
	InitiatingParty <InitgPty>	[0..1]	±		186
	Debtor <Dbtr>	[1..1]	±		187
	DebtorAccount <DbtrAcct>	[0..1]	±	C15, C14	187
	DebtorAgent <DbtrAgt>	[1..1]	±		188
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C15, C14	188
	CreditorAgent <CdtrAgt>	[1..1]	±		189
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C15, C14	189
	Creditor <Cdtr>	[1..1]	±		190
	CreditorAccount <CdtrAcct>	[0..1]	±	C15, C14	190
	UltimateCreditor <UltmtCdtr>	[0..1]	±		191
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		191
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			191
	Code <Cd>	[0..1]	CodeSet		192
	InstructionInformation <InstrInf>	[0..1]	Text		192
	Purpose <Purp>	[0..1]	±		192
	RegulatoryReporting <RgltryRptg>	[0..10]	±		192

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Tax <Tax>	[0..1]	±		193
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		195
	RemittanceInformation <RmtInf>	[0..1]	±		195
	SupplementaryData <SplmtryData>	[0..*]	±	C42	195
	SupplementaryData <SplmtryData>	[0..*]	±	C42	196

6.3 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 AnyBIC

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

C4 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.

C5 ChargeBearerAndChargesInformationRule

If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

C6 ChargesAmountGuideline

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

C7 ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount must be present.

C8 ChargesInformationGuideline

The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

C9 Country

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

C10 CurrencyAmount

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

Note: The decimal separator is a dot.

C11 CurrencyAmount

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

Note: The decimal separator is a dot.

C12 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C13 IBAN

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

C14 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.

C15 IdentificationOrProxyPresenceRule

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

C16 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then CreditTransferTransactionInformation/InstructedAgent is not allowed.

On Condition

/GroupHeader/InstructedAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructedAgent Must be absent

This constraint is defined at the MessageDefinition level.

C17 InstructedAmountAndExchangeRate1Rule

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

C18 InstructedAmountAndExchangeRate2Rule

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

C19 InstructedAmountAndExchangeRate3Rule

If InstructedAmount is not present, then ExchangeRate is not allowed.

C20 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C21 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then CreditTransferTransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C22 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C23 InstructionForCreditorAgentRule

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

C24 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C25 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C26 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C27 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C28 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C29 NumberOfTransactionsAndCreditTransfersRule

GroupHeader/NumberOfTransactions must equal the number of occurrences of CreditTransferTransactionInformation.

Following Must be True

/GroupHeader/NumberOfTransactions Must be equal to value 'number of occurrences of CreditTransferTransactionInformation'

This constraint is defined at the MessageDefinition level.

C30 PaymentTypeInformationRule

If GroupHeader/PaymentTypeInformation is present, then
CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

On Condition

/GroupHeader/PaymentTypeInformation is present

Following Must be True

/CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be
absent

This constraint is defined at the MessageDefinition level.

C31 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be
present.

C32 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the
DebtorAgent in the payment chain.

C33 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be
present.

C34 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C35 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be
present.

C36 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C37 SettlementMethodAgentRule

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

C38 SettlementMethodClearingRule

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

C39 SettlementMethodCoverAgentRule

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

C40 SettlementMethodCoverRule

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

C41 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C42 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.

C43 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C44 ThirdReimbursementAgentRule

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

C45 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C46 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /CreditTransferTransactionInformation/InterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C47 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementAmount/attribute::Currency Must be equal to /GroupHeader/TotalInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C48 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C49 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then CreditTransferTransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be present

This constraint is defined at the MessageDefinition level.

C50 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C51 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

6.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

6.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C45 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following **GroupHeader96** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		159
	CreationDateTime <CreDtTm>	[1..1]	DateTime		159
	BatchBooking <BtchBookg>	[0..1]	Indicator		159
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		159
	ControlSum <CtrlSum>	[0..1]	Quantity		159
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	159
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		160
	SettlementInformation <SttlmInf>	[1..1]		C20, C22, C37, C38, C39, C40, C43, C44	160
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		162
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	163
	ClearingSystem <ClrSys>	[0..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		164
Or}	Proprietary <Prtry>	[1..1]	Text		164
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		164
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C15, C14	164
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		165
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	165
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		166
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	166
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		167
	InstructingAgent <InstgAgt>	[0..1]	±		168
	InstructedAgent <InstdAgt>	[0..1]	±		168

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition
/TotalInterbankSettlementAmount is present
Following Must be True
/InterbankSettlementDate Must be present

6.4.1.1 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 530

6.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 524

6.4.1.3 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 526):

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

6.4.1.4 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 528

6.4.1.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 526

6.4.1.6 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

6.4.1.7 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 523

6.4.1.8 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: C20 "InstructedReimbursementAgentAccountRule", C22 "InstructingReimbursementAgentAccountRule", C37 "SettlementMethodAgentRule", C38 "SettlementMethodClearingRule", C39 "SettlementMethodCoverAgentRule", C40 "SettlementMethodCoverRule", C43 "ThirdReimbursementAgentAccountRule", C44 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		162
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	163
	ClearingSystem <ClrSys>	[0..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		164
Or}	Proprietary <Prtry>	[1..1]	Text		164
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		164
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C15, C14	164
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		165
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	165
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		166
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	166

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- **SettlementMethodAgentRule**

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

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present
```

6.4.1.8.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 522

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

6.4.1.8.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

SettlementAccount <SttlmAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

6.4.1.8.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		164
Or}	Proprietary <Prtry>	[1..1]	Text		164

6.4.1.8.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 513

6.4.1.8.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 530

6.4.1.8.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.1.8.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

6.4.1.8.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.1.8.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

6.4.1.8.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.1.8.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

6.4.1.9 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		434
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		434
	ServiceLevel <SvcLvl>	[0..*]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	LocalInstrument <LclInstrm>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	CategoryPurpose <CtgyPurp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		436
Or}	Proprietary <Prtry>	[1..1]	Text		436

6.4.1.10 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.1.11 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual credit transfer(s).

Impacted by: C5 "ChargeBearerAndChargesInformationRule", C7

"ChargesInformationAndInstructedAmountRule", C17 "InstructedAmountAndExchangeRate1Rule", C18

"InstructedAmountAndExchangeRate2Rule", C19 "InstructedAmountAndExchangeRate3Rule", C23

"InstructionForCreditorAgentRule", C24 "IntermediaryAgent1AccountRule", C25

"IntermediaryAgent2AccountRule", C26 "IntermediaryAgent2Rule", C27

"IntermediaryAgent3AccountRule", C28 "IntermediaryAgent3Rule", C31

"PreviousInstructingAgent1AccountRule", C33 "PreviousInstructingAgent2AccountRule", C34

"PreviousInstructingAgent2Rule", C35 "PreviousInstructingAgent3AccountRule", C36

"PreviousInstructingAgent3Rule", C6 "ChargesAmountGuideline", C8 "ChargesInformationGuideline",

C32 "PreviousInstructingAgent1Guideline", C50 "UltimateCreditorGuideline", C51

"UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction58 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C48	174
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		175
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	175
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		176
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		176
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			176
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		176
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		176
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		177
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		177
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		177
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	177
	ExchangeRate <XchgRate>	[0..1]	Rate		178
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		178
	ChargesInformation <ChrgsInf>	[0..*]	±		178
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		179
	PreviousInstructingAgent1 <PrvsInstgAg1>	[0..1]	±		179
	PreviousInstructingAgent1Account <PrvsInstgAg1Acct>	[0..1]	±	C15, C14	180
	PreviousInstructingAgent2 <PrvsInstgAg2>	[0..1]	±		180
	PreviousInstructingAgent2Account <PrvsInstgAg2Acct>	[0..1]	±	C15, C14	181
	PreviousInstructingAgent3 <PrvsInstgAg3>	[0..1]	±		181
	PreviousInstructingAgent3Account <PrvsInstgAg3Acct>	[0..1]	±	C15, C14	182
	InstructingAgent <InstgAg>	[0..1]	±		182
	InstructedAgent <InstdAg>	[0..1]	±		183
	IntermediaryAgent1 <IntrmyAg1>	[0..1]	±		183
	IntermediaryAgent1Account <IntrmyAg1Acct>	[0..1]	±	C15, C14	183
	IntermediaryAgent2 <IntrmyAg2>	[0..1]	±		184
	IntermediaryAgent2Account <IntrmyAg2Acct>	[0..1]	±	C15, C14	184

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		185
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C15, C14	185
	UltimateDebtor <UltmtDbtr>	[0..1]	±		186
	InitiatingParty <InitgPty>	[0..1]	±		186
	Debtor <Dbtr>	[1..1]	±		187
	DebtorAccount <DbtrAcct>	[0..1]	±	C15, C14	187
	DebtorAgent <DbtrAgt>	[1..1]	±		188
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C15, C14	188
	CreditorAgent <CdtrAgt>	[1..1]	±		189
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C15, C14	189
	Creditor <Cdtr>	[1..1]	±		190
	CreditorAccount <CdtrAcct>	[0..1]	±	C15, C14	190
	UltimateCreditor <UltmtCdtr>	[0..1]	±		191
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		191
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			191
	Code <Cd>	[0..1]	CodeSet		192
	InstructionInformation <InstrInf>	[0..1]	Text		192
	Purpose <Purp>	[0..1]	±		192
	RegulatoryReporting <RgltryRptg>	[0..10]	±		192
	Tax <Tax>	[0..1]	±		193
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		195
	RemittanceInformation <RmtInf>	[0..1]	±		195
	SupplementaryData <SplmtryData>	[0..*]	±	C42	195

Constraints

- **ChargeBearerAndChargesInformationRule**

If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

```
On Condition
    /ChargeBearer is equal to value 'BorneByCreditor'
Following Must be True
    /ChargesInformation[1] Must be present
```

- **ChargesAmountGuideline**

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

- **ChargesInformationAndInstructedAmountRule**

If ChargesInformation is present, then InstructedAmount must be present.

```
On Condition
    /ChargesInformation[1] is present
And    /ChargesInformation[*]/Amount is present
Following Must be True
    /InstructedAmount Must be present
```

- **ChargesInformationGuideline**

The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

- **InstructedAmountAndExchangeRate1Rule**

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

```
On Condition
    /InstructedAmount is present
And    /InstructedAmount/attribute::Currency is different from /
InterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be present
```

- **InstructedAmountAndExchangeRate2Rule**

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

```
On Condition
    /InstructedAmount is present
And    /InstructedAmount/attribute::Currency is equal to /
InterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be absent
```

- **InstructedAmountAndExchangeRate3Rule**

If InstructedAmount is not present, then ExchangeRate is not allowed.

```
On Condition
    /InstructedAmount is absent
Following Must be True
    /ExchangeRate Must be absent
```

- **InstructionForCreditorAgentRule**

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

```
On Condition
    /InstructionForCreditorAgent[*]/Code is within DataType <<Code>>
ValidationRulePayCreditorByCheque1Code
```

Following Must be True
/CreditorAccount Must be absent

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition
/PreviousInstructingAgent1 is absent
Following Must be True
/PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

On Condition
/PreviousInstructingAgent2 is absent
Following Must be True
/PreviousInstructingAgent2Account Must be absent

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent2 is present
Following Must be True
  /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
  /PreviousInstructingAgent3 is absent
Following Must be True
  /PreviousInstructingAgent3Account Must be absent
```

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent3 is present
Following Must be True
  /PreviousInstructingAgent2 Must be present
```

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

6.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: [C48 "TransactionIdentificationPresenceRule"](#)

PaymentIdentification <PmtId> contains the following elements (see ["PaymentIdentification13"](#) on [page 318](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		319
	EndToEndIdentification <EndToEndId>	[1..1]	Text		319
	TransactionIdentification <TxId>	[0..1]	Text		319
	UETR <UETR>	[0..1]	IdentifierSet		319
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		320

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True
 /TransactionIdentification Must be present
 Or /UETR Must be present

6.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "[PaymentTypeInformation28](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		434
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		434
	ServiceLevel <SvcLvl>	[0..*]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	LocalInstrument <LclInstrm>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	CategoryPurpose <CtgyPurp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		436
Or}	Proprietary <Prtry>	[1..1]	Text		436

6.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

6.4.2.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 523

6.4.2.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

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

Datatype: "Priority3Code" on page 520

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

6.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDate** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		176
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		176

6.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 524

6.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 524

6.4.2.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		429
	TillTime <TillTm>	[0..1]	Time		429
	FromTime <FrTm>	[0..1]	Time		429
	RejectTime <RjctTm>	[0..1]	Time		429

6.4.2.8 AcceptanceDateTime <AcceptncDtTm>

Presence: [0..1]

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

Datatype: "ISODatetime" on page 524

6.4.2.9 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

6.4.2.10 InstructedAmount <InstdAmt>

Presence: [0..1]

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

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.11 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 526

6.4.2.12 ChargeBearer <ChrgBr>

Presence: [1..1]

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

Datatype: "ChargeBearerType1Code" on page 509

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

6.4.2.13 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

ChargesInformation <ChrgsInf> contains the following elements (see "Charges12" on page 302 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	302
	Agent <Agt>	[1..1]	±		303
	Type <Tp>	[0..1]			303
{Or	Code <Cd>	[1..1]	CodeSet		303
Or}	Proprietary <Prtry>	[1..1]	±		303

6.4.2.14 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

MandateRelatedInformation <MndtRltdInf> contains the following elements (see "CreditTransferMandateData1" on page 304 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		305
	Type <Tp>	[0..1]	±		305
	DateOfSignature <DtOfSgntr>	[0..1]	Date		306
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		306
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		306
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		306
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		306
	Frequency <Frqcy>	[0..1]	±		306
	Reason <Rsn>	[0..1]			307
{Or	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		307

6.4.2.15 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2.16 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

6.4.2.17 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2.18 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

6.4.2.19 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2.20 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

6.4.2.21 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2.22 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2.23 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2.24 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

6.4.2.25 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2.26 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

6.4.2.27 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2.28 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

6.4.2.29 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

6.4.2.30 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

6.4.2.31 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

6.4.2.32 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

6.4.2.33 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2.34 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

6.4.2.35 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

6.4.2.36 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

6.4.2.37 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

6.4.2.38 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

6.4.2.39 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

6.4.2.40 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "[InstructionForCreditorAgent3](#)" on page 430 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		430
	InstructionInformation <InstrInf>	[0..1]	Text		430

6.4.2.41 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		192
	InstructionInformation <InstrInf>	[0..1]	Text		192

6.4.2.41.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 519

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

6.4.2.41.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 528

6.4.2.42 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 397 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		397
Or}	Proprietary <Prtry>	[1..1]	Text		397

6.4.2.43 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		446
	Authority <Authrty>	[0..1]			446
	Name <Nm>	[0..1]	Text		446
	Country <Ctry>	[0..1]	CodeSet	C6	446
	Details <Dtls>	[0..*]			446
	Type <Tp>	[0..1]	Text		447
	Date <Dt>	[0..1]	Date		447
	Country <Ctry>	[0..1]	CodeSet	C6	447
	Code <Cd>	[0..1]	Text		447
	Amount <Amt>	[0..1]	Amount	C1, C7	447
	Information <Inf>	[0..*]	Text		448

6.4.2.44 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation10" on page 494 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		496
	Debtor <Dbtr>	[0..1]	±		496
	AdministrationZone <AdmstnZone>	[0..1]	Text		496
	ReferenceNumber <RefNb>	[0..1]	Text		496
	Method <Mtd>	[0..1]	Text		496
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C7	497
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C7	497
	Date <Dt>	[0..1]	Date		497
	SequenceNumber <SeqNb>	[0..1]	Quantity		497
	Record <Rcrd>	[0..*]			498
	Type <Tp>	[0..1]	Text		498
	Category <Ctgy>	[0..1]	Text		498
	CategoryDetails <CtgyDtls>	[0..1]	Text		499
	DebtorStatus <DbtrSts>	[0..1]	Text		499
	CertificateIdentification <CertId>	[0..1]	Text		499
	FormsCode <FrmsCd>	[0..1]	Text		499
	Period <Prd>	[0..1]			499
	Year <Yr>	[0..1]	Year		499
	Type <Tp>	[0..1]	CodeSet		499
	FromDate <FrToDt>	[0..1]	±		500
	TaxAmount <TaxAmt>	[0..1]			501
	Rate <Rate>	[0..1]	Rate		501
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	501
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	502
	Details <Dtls>	[0..*]			502
	Period <Prd>	[0..1]			502
	Year <Yr>	[0..1]	Year		503
	Type <Tp>	[0..1]	CodeSet		503
	FromDate <FrToDt>	[0..1]	±		504
	Amount <Amt>	[1..1]	Amount	C1, C7	504
	AdditionalInformation <AddtlInf>	[0..1]	Text		504

6.4.2.45 RelatedRemittanceInformation <RltdRmtInf>*Presence:* [0..10]*Definition:* Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.**RelatedRemittanceInformation <RltdRmtInf>** contains the following elements (see "[RemittanceLocation7](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		448
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		448

6.4.2.46 RemittanceInformation <RmtInf>*Presence:* [0..1]*Definition:* Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.**RemittanceInformation <RmtInf>** contains the following elements (see "[RemittanceInformation21](#)" on page 480 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		480
	Structured <Strd>	[0..*]	±		480

6.4.2.47 SupplementaryData <SplmtryData>*Presence:* [0..*]*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.*Impacted by:* [C42 "SupplementaryDataRule"](#)**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

Constraints

- **SupplementaryDataRule**

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

6.4.3 **SupplementaryData <SplmtryData>**

Presence: [0..*]

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

Impacted by: C42 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

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.

7 **pacs.009.001.10**

FinancialInstitutionCreditTransferV10

7.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionCreditTransfer message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system.

It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.

Usage

The FinancialInstitutionCreditTransfer message is exchanged between agents and can contain one or more credit transfer instructions where debtor and creditor are both financial institutions.

The FinancialInstitutionCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction.

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

Outline

The FinancialInstitutionCreditTransferV10 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer(s).

C. SupplementaryData

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

7.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FICdtTrf>	[1..1]		C10, C14, C16, C29, C46, C51, C52, C54	
	GroupHeader <GrpHdr>	[1..1]		C50	207
	MessageIdentification <MsgId>	[1..1]	Text		209
	CreationDateTime <CreDtTm>	[1..1]	DateTime		209
	BatchBooking <BtchBookg>	[0..1]	Indicator		209
	NumberOfTransactions <NbOfTx>	[1..1]	Text		209
	ControlSum <CtrlSum>	[0..1]	Quantity		209
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C7	209
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		210
	SettlementInformation <SttlmInf>	[1..1]		C15, C17, C42, C43, C44, C45, C48, C49	210
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		212
	SettlementAccount <SttlmAcct>	[0..1]	±	C13, C12	213
	ClearingSystem <ClrSys>	[0..1]			213
{Or	Code <Cd>	[1..1]	CodeSet		214
Or}	Proprietary <Prtry>	[1..1]	Text		214
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		214
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C13, C12	214
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		215
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	215
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		216
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	216

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		217
	InstructingAgent <InstgAgt>	[0..1]	±		218
	InstructedAgent <InstdAgt>	[0..1]	±		218
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]		C6, C9, C18, C20, C21, C23, C25, C27, C30, C34, C36, C38, C40, C32, C55, C57	219
	PaymentIdentification <PmtId>	[1..1]	±	C53	224
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		225
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C7	225
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		226
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		226
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			226
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		227
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		227
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		227
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		227
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C13, C12	227
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		228
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C13, C12	228
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		229
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C13, C12	229
	InstructingAgent <InstgAgt>	[0..1]	±		230
	InstructedAgent <InstdAgt>	[0..1]	±		230
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		231
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C13, C12	231

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		231
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C13, C12	232
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		232
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C13, C12	233
	UltimateDebtor <UltmtDbtr>	[0..1]	±		233
	Debtor <Dbtr>	[1..1]	±		234
	DebtorAccount <DbtrAcct>	[0..1]	±	C13, C12	234
	DebtorAgent <DbtrAgt>	[0..1]	±		235
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C12	235
	CreditorAgent <CdtrAgt>	[0..1]	±		235
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C13, C12	236
	Creditor <Cdtr>	[1..1]	±		236
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C12	237
	UltimateCreditor <UltmtCdtr>	[0..1]	±		237
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		238
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			238
	Code <Cd>	[0..1]	CodeSet		238
	InstructionInformation <InstrInf>	[0..1]	Text		239
	Purpose <Purp>	[0..1]	±		239
	RemittanceInformation <RmtInf>	[0..1]	±		239
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C19, C22, C24, C26, C28, C31, C35, C37, C39, C41, C33, C56, C58	239
	UltimateDebtor <UltmtDbtr>	[0..1]	±		242
	InitiatingParty <InitgPty>	[0..1]	±		243

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Debtor <Dbtr>	[1..1]	±		243
	DebtorAccount <DbtrAcct>	[0..1]	±	C13, C12	243
	DebtorAgent <DbtrAgt>	[1..1]	±		244
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C12	244
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		245
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C13, C12	245
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		246
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C13, C12	246
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		247
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C13, C12	247
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		248
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C13, C12	248
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		249
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C13, C12	249
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		250
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C13, C12	250
	CreditorAgent <CdtrAgt>	[1..1]	±		251
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C13, C12	251
	Creditor <Cdtr>	[1..1]	±		252
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C12	252
	UltimateCreditor <UltmtCdtr>	[0..1]	±		253
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		253
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			254
	Code <Cd>	[0..1]	CodeSet		254
	InstructionInformation <InstrInf>	[0..1]	Text		254
	Tax <Tax>	[0..1]	±		254
	RemittanceInformation <RmtInf>	[0..1]	±		256

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C8	256
	SupplementaryData <SplmtryData>	[0..*]	±	C47	256
	SupplementaryData <SplmtryData>	[0..*]	±	C47	257

7.3 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 AnyBIC

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

C4 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.

C5 Country

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

C6 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

C7 CurrencyAmount

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

Note: The decimal separator is a dot.

C8 CurrencyAmount

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

Note: The decimal separator is a dot.

C9 DebtorAgentAccountRule

If DebtorAgentAccount is present, then DebtorAgent must be present.

C10 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then
CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C11 IBAN

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

C12 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.

C13 IdentificationOrProxyPresenceRule

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

C14 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then CreditTransferTransactionInformation/InstructedAgent is not allowed.

On Condition

/GroupHeader/InstructedAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructedAgent Must be absent

This constraint is defined at the MessageDefinition level.

C15 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C16 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then CreditTransferTransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C17 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C18 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C19 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C20 IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

C21 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C22 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C23 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C24 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C25 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C26 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C27 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C28 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C29 PaymentTypeInformationRule

If GroupHeader/PaymentTypeInformation is present, then
CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

On Condition

/GroupHeader/PaymentTypeInformation is present

Following Must be True

/CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be
absent

This constraint is defined at the MessageDefinition level.

C30 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C31 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C32 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C33 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C34 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C35 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C36 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C37 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C38 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C39 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C40 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C41 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C42 SettlementMethodAgentRule

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

C43 SettlementMethodClearingRule

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

C44 SettlementMethodCoverAgentRule

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

C45 SettlementMethodCoverRule

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

C46 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C47 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.

C48 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C49 ThirdReimbursementAgentRule

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

C50 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C51 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /CreditTransferTransactionInformation/InterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C52 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementAmount/attribute::Currency Must be equal to /GroupHeader/TotalInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C53 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C54 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then CreditTransferTransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be present

This constraint is defined at the MessageDefinition level.

C55 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C56 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C57 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C58 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

7.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

7.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C50 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following **GroupHeader96** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		209
	CreationDateTime <CreDtTm>	[1..1]	DateTime		209
	BatchBooking <BtchBookg>	[0..1]	Indicator		209
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		209
	ControlSum <CtrlSum>	[0..1]	Quantity		209
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C7	209
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		210
	SettlementInformation <SttlmInf>	[1..1]		C15, C17, C42, C43, C44, C45, C48, C49	210
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		212
	SettlementAccount <SttlmAcct>	[0..1]	±	C13, C12	213
	ClearingSystem <ClrSys>	[0..1]			213
{Or	Code <Cd>	[1..1]	CodeSet		214
Or}	Proprietary <Prtry>	[1..1]	Text		214
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		214
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C13, C12	214
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		215
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	215
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		216
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	216
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		217
	InstructingAgent <InstgAgt>	[0..1]	±		218
	InstructedAgent <InstdAgt>	[0..1]	±		218

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition
 /TotalInterbankSettlementAmount is present
 Following Must be True
 /InterbankSettlementDate Must be present

7.4.1.1 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 530

7.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 524

7.4.1.3 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 526):

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

7.4.1.4 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 528

7.4.1.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 526

7.4.1.6 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

7.4.1.7 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 523

7.4.1.8 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C17 "InstructingReimbursementAgentAccountRule", C42 "SettlementMethodAgentRule", C43 "SettlementMethodClearingRule", C44 "SettlementMethodCoverAgentRule", C45 "SettlementMethodCoverRule", C48 "ThirdReimbursementAgentAccountRule", C49 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		212
	SettlementAccount <SttlmAcct>	[0..1]	±	C13, C12	213
	ClearingSystem <ClrSys>	[0..1]			213
{Or	Code <Cd>	[1..1]	CodeSet		214
Or}	Proprietary <Prtry>	[1..1]	Text		214
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		214
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C13, C12	214
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		215
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	215
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		216
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	216

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- **SettlementMethodAgentRule**

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

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present
```

7.4.1.8.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 522

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

7.4.1.8.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

SettlementAccount <SttlmAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.1.8.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		214
Or}	Proprietary <Prtry>	[1..1]	Text		214

7.4.1.8.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 513

7.4.1.8.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 530

7.4.1.8.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.1.8.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.1.8.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.1.8.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.1.8.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.1.8.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

7.4.1.9 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		434
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		434
	ServiceLevel <SvcLvl>	[0..*]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	LocalInstrument <LclInstrm>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	CategoryPurpose <CtgyPurp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		436
Or}	Proprietary <Prtry>	[1..1]	Text		436

7.4.1.10 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.1.11 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual credit transfer(s).

Impacted by: C6 "CreditorAgentAccountRule", C9 "DebtorAgentAccountRule", C18 "IntermediaryAgent1AccountRule", C20 "IntermediaryAgent1Rule", C21 "IntermediaryAgent2AccountRule", C23 "IntermediaryAgent2Rule", C25 "IntermediaryAgent3AccountRule", C27 "IntermediaryAgent3Rule", C30 "PreviousInstructingAgent1AccountRule", C34 "PreviousInstructingAgent2AccountRule", C36 "PreviousInstructingAgent2Rule", C38 "PreviousInstructingAgent3AccountRule", C40 "PreviousInstructingAgent3Rule", C32 "PreviousInstructingAgent1Guideline", C55 "UltimateCreditorGuideline", C57 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction56 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C53	224
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		225
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C7	225
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		226
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		226
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			226
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		227
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		227
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		227
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		227
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C13, C12	227
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		228
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C13, C12	228
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		229
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C13, C12	229
	InstructingAgent <InstgAgt>	[0..1]	±		230
	InstructedAgent <InstdAgt>	[0..1]	±		230
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		231
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C13, C12	231
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		231
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C13, C12	232
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		232
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C13, C12	233
	UltimateDebtor <UltmtDbtr>	[0..1]	±		233
	Debtor <Dbtr>	[1..1]	±		234
	DebtorAccount <DbtrAcct>	[0..1]	±	C13, C12	234
	DebtorAgent <DbtrAgt>	[0..1]	±		235

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C12	235
	CreditorAgent <CdtrAgt>	[0..1]	±		235
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C13, C12	236
	Creditor <Cdtr>	[1..1]	±		236
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C12	237
	UltimateCreditor <UltmtCdtr>	[0..1]	±		237
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		238
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			238
	Code <Cd>	[0..1]	CodeSet		238
	InstructionInformation <InstrInf>	[0..1]	Text		239
	Purpose <Purp>	[0..1]	±		239
	RemittanceInformation <RmtInf>	[0..1]	±		239
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C19, C22, C24, C26, C28, C31, C35, C37, C39, C41, C33, C56, C58	239
	UltimateDebtor <UltmtDbtr>	[0..1]	±		242
	InitiatingParty <InitgPty>	[0..1]	±		243
	Debtor <Dbtr>	[1..1]	±		243
	DebtorAccount <DbtrAcct>	[0..1]	±	C13, C12	243
	DebtorAgent <DbtrAgt>	[1..1]	±		244
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C12	244
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		245
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C13, C12	245
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		246
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C13, C12	246

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		247
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C13, C12	247
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		248
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C13, C12	248
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		249
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C13, C12	249
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		250
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C13, C12	250
	CreditorAgent <CdtrAgt>	[1..1]	±		251
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C13, C12	251
	Creditor <Cdtr>	[1..1]	±		252
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C12	252
	UltimateCreditor <UltmtCdtr>	[0..1]	±		253
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		253
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			254
	Code <Cd>	[0..1]	CodeSet		254
	InstructionInformation <InstrInf>	[0..1]	Text		254
	Tax <Tax>	[0..1]	±		254
	RemittanceInformation <RmtInf>	[0..1]	±		256
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C8	256
	SupplementaryData <SplmtryData>	[0..*]	±	C47	256

Constraints

- **CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

On Condition

/CreditorAgent is absent

Following Must be True

/CreditorAgentAccount Must be absent

- **DebtorAgentAccountRule**

If DebtorAgentAccount is present, then DebtorAgent must be present.

On Condition
/DebtorAgent is absent
Following Must be True
/DebtorAgentAccount Must be absent

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent1Rule**

If IntermediaryAgent1 is present, then CreditorAgent must be present.

On Condition
/IntermediaryAgent1 is present
Following Must be True
/CreditorAgent Must be present

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition
/PreviousInstructingAgent1 is absent
Following Must be True
/PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent2 is absent
Following Must be True
  /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent2 is present
Following Must be True
  /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
  /PreviousInstructingAgent3 is absent
Following Must be True
  /PreviousInstructingAgent3Account Must be absent
```

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent3 is present
Following Must be True
  /PreviousInstructingAgent2 Must be present
```

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

7.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: C53 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 318 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		319
	EndToEndIdentification <EndToEndId>	[1..1]	Text		319
	TransactionIdentification <TxId>	[0..1]	Text		319
	UETR <UETR>	[0..1]	IdentifierSet		319
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		320

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

7.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		434
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		434
	ServiceLevel <SvcLvl>	[0..*]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	LocalInstrument <LclInstrm>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	CategoryPurpose <CtgyPurp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		436
Or}	Proprietary <Prtry>	[1..1]	Text		436

7.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

7.4.2.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 523

7.4.2.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

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

Datatype: "Priority3Code" on page 520

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

7.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDate** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		227
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		227

7.4.2.6.1 DebitDateTime <DbtDtTm>*Presence:* [0..1]*Definition:* Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).*Datatype:* "ISODatetime" on page 524**7.4.2.6.2 CreditDateTime <CdtDtTm>***Presence:* [0..1]*Definition:* Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).*Datatype:* "ISODatetime" on page 524**7.4.2.7 SettlementTimeRequest <StlmTmReq>***Presence:* [0..1]*Definition:* Provides information on the requested settlement time(s) of the payment instruction.**SettlementTimeRequest <StlmTmReq>** contains the following elements (see "SettlementTimeRequest2" on page 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		429
	TillTime <TillTm>	[0..1]	Time		429
	FromTime <FrTm>	[0..1]	Time		429
	RejectTime <RjctTm>	[0..1]	Time		429

7.4.2.8 PreviousInstructingAgent1 <PrvsInstgAgt1>*Presence:* [0..1]*Definition:* Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.9 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>*Presence:* [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.10 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.11 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.12 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.13 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.14 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.15 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.16 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.17 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or /Proxy Must be present

7.4.2.18 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.19 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.20 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.21 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.22 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.23 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.24 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.25 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.26 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.27 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.28 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.29 Creditor <Cdtr>

Presence: [1..1]

Definition: Financial institution that receives an amount of money from the financial institutional debtor.

Creditor <Cdtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.30 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

7.4.2.31 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.32 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 430 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		430
	InstructionInformation <InstrInf>	[0..1]	Text		430

7.4.2.33 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		238
	InstructionInformation <InstrInf>	[0..1]	Text		239

7.4.2.33.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 519

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.

CodeName	Name	Definition
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

7.4.2.33.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 528

7.4.2.34 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "[Purpose2Choice](#)" on page 397 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		397
Or}	Proprietary <Prtry>	[1..1]	Text		397

7.4.2.35 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "[RemittanceInformation2](#)" on page 323 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		323

7.4.2.36 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying customer credit transfer for which cover is provided.

Impacted by: [C19 "IntermediaryAgent1AccountRule"](#), [C22 "IntermediaryAgent2AccountRule"](#), [C24 "IntermediaryAgent2Rule"](#), [C26 "IntermediaryAgent3AccountRule"](#), [C28 "IntermediaryAgent3Rule"](#), [C31 "PreviousInstructingAgent1AccountRule"](#), [C35 "PreviousInstructingAgent2AccountRule"](#), [C37 "PreviousInstructingAgent2Rule"](#), [C39 "PreviousInstructingAgent3AccountRule"](#), [C41 "PreviousInstructingAgent3Rule"](#), [C33 "PreviousInstructingAgent1Guideline"](#), [C56 "UltimateCreditorGuideline"](#), [C58 "UltimateDebtorGuideline"](#)

**UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> contains the following
CreditTransferTransaction52 elements**

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		242
	InitiatingParty <InitgPty>	[0..1]	±		243
	Debtor <Dbtr>	[1..1]	±		243
	DebtorAccount <DbtrAcct>	[0..1]	±	C13, C12	243
	DebtorAgent <DbtrAgt>	[1..1]	±		244
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C12	244
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		245
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C13, C12	245
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		246
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C13, C12	246
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		247
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C13, C12	247
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		248
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C13, C12	248
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		249
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C13, C12	249
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		250
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C13, C12	250
	CreditorAgent <CdtrAgt>	[1..1]	±		251
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C13, C12	251
	Creditor <Cdtr>	[1..1]	±		252
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C12	252
	UltimateCreditor <UltmtCdtr>	[0..1]	±		253
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		253
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			254
	Code <Cd>	[0..1]	CodeSet		254

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionInformation <InstrInf>	[0..1]	Text		254
	Tax <Tax>	[0..1]	±		254
	RemittanceInformation <RmtInf>	[0..1]	±		256
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C8	256

Constraints

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition
 /PreviousInstructingAgent1 is absent
 Following Must be True
 /PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent2 is absent
Following Must be True
  /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent2 is present
Following Must be True
  /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
  /PreviousInstructingAgent3 is absent
Following Must be True
  /PreviousInstructingAgent3Account Must be absent
```

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent3 is present
Following Must be True
  /PreviousInstructingAgent2 Must be present
```

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

7.4.2.36.1 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

7.4.2.36.2 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

7.4.2.36.3 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

7.4.2.36.4 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.36.5 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.36.6 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.36.7 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.36.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.36.9 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.36.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.36.11 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.36.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.36.13 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.36.14 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.36.15 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.36.16 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.36.17 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.36.18 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.36.19 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

7.4.2.36.20 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.36.21 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

7.4.2.36.22 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

7.4.2.36.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

7.4.2.36.24 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 430 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		430
	InstructionInformation <InstrInf>	[0..1]	Text		430

7.4.2.36.25 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		254
	InstructionInformation <InstrInf>	[0..1]	Text		254

7.4.2.36.25.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 519

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

7.4.2.36.25.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 528

7.4.2.36.26 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation10" on page 494 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		496
	Debtor <Dbtr>	[0..1]	±		496
	AdministrationZone <AdmstnZone>	[0..1]	Text		496
	ReferenceNumber <RefNb>	[0..1]	Text		496
	Method <Mtd>	[0..1]	Text		496
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C7	497
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C7	497
	Date <Dt>	[0..1]	Date		497
	SequenceNumber <SeqNb>	[0..1]	Quantity		497
	Record <Rcrd>	[0..*]			498
	Type <Tp>	[0..1]	Text		498
	Category <Ctgy>	[0..1]	Text		498
	CategoryDetails <CtgyDtls>	[0..1]	Text		499
	DebtorStatus <DbtrSts>	[0..1]	Text		499
	CertificateIdentification <CertId>	[0..1]	Text		499
	FormsCode <FrmsCd>	[0..1]	Text		499
	Period <Prd>	[0..1]			499
	Year <Yr>	[0..1]	Year		499
	Type <Tp>	[0..1]	CodeSet		499
	FromDate <FrToDt>	[0..1]	±		500
	TaxAmount <TaxAmt>	[0..1]			501
	Rate <Rate>	[0..1]	Rate		501
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	501
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	502
	Details <Dtls>	[0..*]			502
	Period <Prd>	[0..1]			502
	Year <Yr>	[0..1]	Year		503
	Type <Tp>	[0..1]	CodeSet		503
	FromDate <FrToDt>	[0..1]	±		504
	Amount <Amt>	[1..1]	Amount	C1, C7	504
	AdditionalInformation <AddtlInf>	[0..1]	Text		504

7.4.2.36.27 RemittanceInformation <RmtInf>*Presence:* [0..1]*Definition:* Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.**RemittanceInformation <RmtInf>** contains the following elements (see ["RemittanceInformation21"](#) on page 480 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		480
	Structured <Strd>	[0..*]	±		480

7.4.2.36.28 InstructedAmount <InstdAmt>*Presence:* [0..1]*Definition:* Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.*Usage:* This amount has to be transported unchanged through the transaction chain.*Impacted by:* [C2 "ActiveOrHistoricCurrency"](#), [C8 "CurrencyAmount"](#)*Datatype:* ["ActiveOrHistoricCurrencyAndAmount"](#) on page 507**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.37 SupplementaryData <SplmtryData>*Presence:* [0..*]*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.*Impacted by:* [C47 "SupplementaryDataRule"](#)**SupplementaryData <SplmtryData>** contains the following elements (see ["SupplementaryData1"](#) on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

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.

7.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C47 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

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.

8 **pacs.010.001.05** **FinancialInstitutionDirectDebitV05**

8.1 **MessageDefinition Functionality**

Scope:

The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to one or more creditor(s), where both debtor and creditor are financial institutions.

Usage:

The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios.

Outline

The FinancialInstitutionDirectDebitV05 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Common characteristics for all individual transactions included in the message.

B. CreditInstruction

Characteristics that apply to the credit side of the payment transaction(s) included in the message.

C. SupplementaryData

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

8.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIDrctDbt>	[1..1]		C18	
	GroupHeader <GrpHdr>	[1..1]	±		262
	CreditInstruction <CdtInstr>	[1..*]		C5, C10, C11, C12, C13, C14, C15, C16, C17, C20, C21, C23	263
	CreditIdentification <CdtId>	[1..1]	Text		267
	BatchBooking <BtchBookg>	[0..1]	Indicator		267
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		267
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C6	267
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		268
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			268
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		268
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		268
	InstructingAgent <InstgAgt>	[0..1]	±		269
	InstructedAgent <InstdAgt>	[0..1]	±		269
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		269
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C9, C8	269
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		270
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C9, C8	270
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		271
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C9, C8	271
	CreditorAgent <CdtrAgt>	[0..1]	±		272
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C9, C8	272
	Creditor <Cdtr>	[1..1]	±		273
	CreditorAccount <CdtrAcct>	[0..1]	±	C9, C8	273
	UltimateCreditor <UltmtCdtr>	[0..1]	±		274
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		274

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C24	275
	PaymentIdentification <PmtId>	[1..1]	±	C22	275
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		276
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C6	276
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		277
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		277
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			277
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		278
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		278
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		278
	UltimateDebtor <UltmtDbtr>	[0..1]	±		278
	Debtor <Dbtr>	[1..1]	±		278
	DebtorAccount <DbtrAcct>	[0..1]	±	C9, C8	279
	DebtorAgent <DbtrAgt>	[0..1]	±		279
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C9, C8	280
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		280
	Purpose <Purp>	[0..1]	±		280
	RemittanceInformation <RmtInf>	[0..1]	±		281
	SupplementaryData <SplmtryData>	[0..*]	±	C19	281
	SupplementaryData <SplmtryData>	[0..*]	±	C19	281

8.3 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 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

C6 CurrencyAmount

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

Note: The decimal separator is a dot.

C7 IBAN

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

C8 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.

C9 IdentificationOrProxyPresenceRule

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

C10 InterbankSettlementDateRule

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

C11 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C12 IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

C13 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C14 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C15 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C16 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17 PaymentTypeInformationRule

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

C18 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C19 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.

C20 TotalInterbankSettlementAmountAndSumRule

If TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount.

C21 TotalInterbankSettlementAmountRule

If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of CreditInformation/TotalInterbankSettlementAmount.

C22 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C23 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C24 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

8.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

8.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Common characteristics for all individual transactions included in the message.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader92" on page 398 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		398
	CreationDateTime <CreDtTm>	[1..1]	DateTime		398
	NumberOfTransactions <NbOfTx>	[1..1]	Text		398
	ControlSum <CtrlSum>	[0..1]	Quantity		399
	InstructingAgent <InstgAgt>	[0..1]	±		399
	InstructedAgent <InstdAgt>	[0..1]	±		399

8.4.2 CreditInstruction <CdtInstr>

Presence: [1..*]

Definition: Characteristics that apply to the credit side of the payment transaction(s) included in the message.

Impacted by: C5 "CreditorAgentAccountRule", C10 "InterbankSettlementDateRule", C11 "IntermediaryAgent1AccountRule", C12 "IntermediaryAgent1Rule", C13 "IntermediaryAgent2AccountRule", C14 "IntermediaryAgent2Rule", C15 "IntermediaryAgent3AccountRule", C16 "IntermediaryAgent3Rule", C17 "PaymentTypeInformationRule", C20 "TotalInterbankSettlementAmountAndSumRule", C21 "TotalInterbankSettlementAmountRule", C23 "UltimateCreditorGuideline"

CreditInstruction <CdtInstr> contains the following **CreditTransferTransaction53** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditIdentification <CdtId>	[1..1]	Text		267
	BatchBooking <BtchBookg>	[0..1]	Indicator		267
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		267
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C6	267
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		268
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			268
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		268
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		268
	InstructingAgent <InstgAgt>	[0..1]	±		269
	InstructedAgent <InstdAgt>	[0..1]	±		269
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		269
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C9, C8	269
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		270
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C9, C8	270
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		271
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C9, C8	271
	CreditorAgent <CdtrAgt>	[0..1]	±		272
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C9, C8	272
	Creditor <Cdtr>	[1..1]	±		273
	CreditorAccount <CdtrAcct>	[0..1]	±	C9, C8	273
	UltimateCreditor <UltmtCdtr>	[0..1]	±		274
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		274
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C24	275
	PaymentIdentification <PmtId>	[1..1]	±	C22	275
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		276
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C6	276
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		277
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		277
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			277
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		278
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		278

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		278
	UltimateDebtor <UltmtDbtr>	[0..1]	±		278
	Debtor <Dbtr>	[1..1]	±		278
	DebtorAccount <DbtrAcct>	[0..1]	±	C9, C8	279
	DebtorAgent <DbtrAgt>	[0..1]	±		279
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C9, C8	280
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		280
	Purpose <Purp>	[0..1]	±		280
	RemittanceInformation <RmtInf>	[0..1]	±		281
	SupplementaryData <SplmtryData>	[0..*]	±	C19	281

Constraints

- **CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

```
On Condition
  /CreditorAgent is absent
Following Must be True
  /CreditorAgentAccount Must be absent
```

- **InterbankSettlementDateRule**

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

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

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent1Rule**

If IntermediaryAgent1 is present, then CreditorAgent must be present.

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

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

```
On Condition
  /IntermediaryAgent2 is absent
```

Following Must be True
 /IntermediaryAgent2Account Must be absent

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **PaymentTypeInfoInformationRule**

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

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

- **TotalInterbankSettlementAmountAndSumRule**

If TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of
 DirectDebitTransactionInformation/InterbankSettlementAmount.

On Condition
 /TotalInterbankSettlementAmount is present
 Following Must be True
 /TotalInterbankSettlementAmount Must be equal to value 'sum of /
 DirectDebitTransactionInformation[*]/InterbankSettlementAmount'

- **TotalInterbankSettlementAmountRule**

If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of
 DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the
 currency of CreditInformation/TotalInterbankSettlementAmount.

On Condition
 /TotalInterbankSettlementAmount is present
 Following Must be True
 /DirectDebitTransactionInformation[*]/InterbankSettlementAmount/
 attribute::Currency Must be equal to /TotalInterbankSettlementAmount/
 attribute::Currency

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

8.4.2.1 CreditIdentification <CdtId>

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the credit instruction within the message.

Datatype: "Max35Text" on page 530

8.4.2.2 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 526):

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

8.4.2.3 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Further specifies the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		434
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		434
	ServiceLevel <SvcLvl>	[0..*]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	LocalInstrument <LclInstrm>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	CategoryPurpose <CtgyPurp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		436
Or}	Proprietary <Prtry>	[1..1]	Text		436

8.4.2.4 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C6 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

8.4.2.5 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 523

8.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		268
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		268

8.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 524

8.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 524

8.4.2.7 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.8 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.9 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.10 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

8.4.2.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.12 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

8.4.2.13 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.14 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

8.4.2.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.16 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

8.4.2.17 Creditor <Cdtr>

Presence: [1..1]

Definition: Financial institution that receives an amount of money from the financial institutional debtor.

Creditor <Cdtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.18 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: [C9 "IdentificationOrProxyPresenceRule"](#), [C8 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

8.4.2.19 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.20 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "[InstructionForCreditorAgent3](#)" on page 430 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		430
	InstructionInformation <InstrInf>	[0..1]	Text		430

8.4.2.21 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

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

Impacted by: C24 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following **DirectDebitTransactionInformation27** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C22	275
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		276
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C6	276
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		277
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		277
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			277
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		278
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		278
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		278
	UltimateDebtor <UltmtDbtr>	[0..1]	±		278
	Debtor <Dbtr>	[1..1]	±		278
	DebtorAccount <DbtrAcct>	[0..1]	±	C9, C8	279
	DebtorAgent <DbtrAgt>	[0..1]	±		279
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C9, C8	280
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		280
	Purpose <Purp>	[0..1]	±		280
	RemittanceInformation <RmtInf>	[0..1]	±		281

Constraints

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

8.4.2.21.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: References used for a payment instruction.

Impacted by: C22 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 318 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		319
	EndToEndIdentification <EndToEndId>	[1..1]	Text		319
	TransactionIdentification <TxId>	[0..1]	Text		319
	UETR <UETR>	[0..1]	IdentifierSet		319
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		320

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

8.4.2.21.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		434
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		434
	ServiceLevel <SvcLvl>	[0..*]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	LocalInstrument <LclInstrm>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	CategoryPurpose <CtgyPurp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		436
Or}	Proprietary <Prtry>	[1..1]	Text		436

8.4.2.21.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C6 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 506

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.

8.4.2.21.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 523

8.4.2.21.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

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

Datatype: "Priority3Code" on page 520

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

8.4.2.21.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		278
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		278

8.4.2.21.6.1 DebitDateTime <DbtDtTm>*Presence:* [0..1]*Definition:* Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).*Datatype:* "ISODateTime" on page 524**8.4.2.21.6.2 CreditDateTime <CdtDtTm>***Presence:* [0..1]*Definition:* Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).*Datatype:* "ISODateTime" on page 524**8.4.2.21.7 SettlementTimeRequest <SttlmTmReq>***Presence:* [0..1]*Definition:* Provides information on the requested settlement time(s) of the payment instruction.**SettlementTimeRequest <SttlmTmReq>** contains the following elements (see "SettlementTimeRequest2" on page 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		429
	TillTime <TillTm>	[0..1]	Time		429
	FromTime <FrTm>	[0..1]	Time		429
	RejectTime <RjctTm>	[0..1]	Time		429

8.4.2.21.8 UltimateDebtor <UltmtDbtr>*Presence:* [0..1]*Definition:* Ultimate financial institution that owes an amount of money to the (ultimate) institutional creditor.**UltimateDebtor <UltmtDbtr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.21.9 Debtor <Dbtr>*Presence:* [1..1]*Definition:* Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.21.10 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: [C9 "IdentificationOrProxyPresenceRule"](#), [C8 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

8.4.2.21.11 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

8.4.2.21.12 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

8.4.2.21.13 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

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

Datatype: "Max210Text" on page 529

8.4.2.21.14 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "[Purpose2Choice](#)" on page 397 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		397
Or}	Proprietary <Prtry>	[1..1]	Text		397

8.4.2.21.15 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "[RemittanceInformation2](#)" on page 323 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		323

8.4.2.22 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C19 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

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.

8.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C19 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

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.

9 **pacs.028.001.05**

FIToFIPaymentStatusRequestV05

9.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionPaymentStatusRequest message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to request a FIToFIPaymentStatusReport message containing information on the status of a previously sent instruction.

Usage

The FIToFIPaymentStatusRequest message is exchanged between agents to request status information about instructions previously sent. Its usage will always be governed by a bilateral agreement between the agents.

The FIToFIPaymentStatusRequest message can be used to request information about the status (such as rejection, acceptance) of a credit transfer instruction, a direct debit instruction, as well as other intra-agent instructions (for example FIToFIPaymentCancellationRequest).

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

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

Outline

The FIToFIPaymentStatusRequestV05 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. TransactionInformation

Information concerning the original transaction, to which the status request message refers.

D. SupplementaryData

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

9.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFIPmtStsReq>	[1..1]		C13, C14, C15, C20	
	GroupHeader <GrpHdr>	[1..1]	±		287
	OriginalGroupInformation <OrgnlGrpInf>	[0..*]	±		287
	TransactionInformation <TxInf>	[0..*]			287
	StatusRequestIdentification <StsReqId>	[0..1]	Text		288
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		288
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		288
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		289
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		289
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		289
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		289
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		289
	InstructingAgent <InstgAgt>	[0..1]	±		289
	InstructedAgent <InstdAgt>	[0..1]	±		290
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		290
	SupplementaryData <SplmtryData>	[0..*]	±	C21	293
	SupplementaryData <SplmtryData>	[0..*]	±	C21	293

9.3 Constraints

C1 ActiveOrHistoricCurrency

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

C2 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

C4 AnyBIC

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

C5 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.

C6 Country

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

C7 CurrencyAmount

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

Note: The decimal separator is a dot.

C8 IBAN

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

C9 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.

C10 IdentificationOrProxyPresenceRule

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

C11 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C12 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C13 OriginalGroupInformationAbsenceRule

If OriginalGroupInformation is absent, then

TransactionInformation[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformation[*] is absent

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C14 OriginalGroupInformationMultiplePresenceRule

If OriginalGroupInformation is present and multiple times (Occurrence > 1), then TransactionInformation[*]/OriginalGroupInformation must be present.

On Condition
 /OriginalGroupInformation[2] is present
 Following Must be True
 /TransactionInformation[*]/OriginalGroupInformation Must be present
This constraint is defined at the MessageDefinition level.

C15 OriginalGroupInformationSinglePresenceRule

If OriginalGroupInformationAndStatus is present and only once, then TransactionInformationAndStatus[*]/OriginalGroupInformation must be absent.

On Condition
 /OriginalGroupInformation[1] is present
 And /OriginalGroupInformation[2] is absent
 Following Must be True
 /TransactionInformation[*]/OriginalGroupInformation Must be absent
This constraint is defined at the MessageDefinition level.

C16 SettlementMethodAgentRule

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

C17 SettlementMethodClearingRule

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

C18 SettlementMethodCoverAgentRule

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

C19 SettlementMethodCoverRule

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

C20 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C21 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.

C22 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C23 ThirdReimbursementAgentRule

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

9.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

9.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following elements (see "[GroupHeader91](#)" on page 399 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		399
	CreationDateTime <CreDtTm>	[1..1]	DateTime		400
	InstructingAgent <InstgAgt>	[0..1]	±		400
	InstructedAgent <InstdAgt>	[0..1]	±		400

9.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..*]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "[OriginalGroupInformation27](#)" on page 402 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		402
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		402
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		402
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		402
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		402

9.4.3 TransactionInformation <TxInf>

Presence: [0..*]

Definition: Information concerning the original transaction, to which the status request message refers.

TransactionInformation <TxInf> contains the following **PaymentTransaction131** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusRequestIdentification <StsReqId>	[0..1]	Text		288
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		288
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		288
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		289
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		289
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		289
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		289
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		289
	InstructingAgent <InstgAgt>	[0..1]	±		289
	InstructedAgent <InstdAgt>	[0..1]	±		290
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		290
	SupplementaryData <SplmtryData>	[0..*]	±	C21	293

9.4.3.1 StatusRequestIdentification <StsReqId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 530

9.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 400 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		401
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		401
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		401

9.4.3.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

9.4.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

9.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 530

9.4.3.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 525

9.4.3.7 AcceptanceDateTime <AcctncDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 524

9.4.3.8 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

9.4.3.9 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

9.4.3.10 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

9.4.3.11 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see "OriginalTransactionReference35" on page 369 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	372
	Amount <Amt>	[0..1]	±		372
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		372
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		373
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		373
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		373
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C16, C17, C18, C19, C22, C23	373
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		375
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	376
	ClearingSystem <ClrSys>	[0..1]			376
{Or	Code <Cd>	[1..1]	CodeSet		377
Or}	Proprietary <Prtry>	[1..1]	Text		377
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		377
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	377
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		378
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	378
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		379
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	379
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		380
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		381
	MandateRelatedInformation <MndtRltdInf>	[0..1]			381
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	383
	MandateIdentification <MndtId>	[0..1]	Text		384
	DateOfSignature <DtOfSgntr>	[0..1]	Date		384
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		384

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			384
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		385
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		385
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		386
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	386
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		386
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	387
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		387
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	388
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		388
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		388
	OriginalReason <OrgnlRsn>	[0..1]			389
{Or	Code <Cd>	[1..1]	CodeSet		389
Or}	Proprietary <Prtry>	[1..1]	Text		389
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		389
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		389
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		390
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		390
	Frequency <Frqcy>	[0..1]	±		390
	Reason <Rsn>	[0..1]			390
{Or	Code <Cd>	[1..1]	CodeSet		390
Or}	Proprietary <Prtry>	[1..1]	Text		391
	TrackingDays <TrckgDays>	[0..1]	Text		391
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		391
	RemittanceInformation <RmtInf>	[0..1]	±		391
	UltimateDebtor <UltmtDbtr>	[0..1]	±		392
	Debtor <Dbtr>	[0..1]	±		392
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	392
	DebtorAgent <DbtrAgt>	[0..1]	±		393
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	393
	CreditorAgent <CdtrAgt>	[0..1]	±		394

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	394
	Creditor <Cdtr>	[0..1]	±		395
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	395
	UltimateCreditor <UltmtCdtr>	[0..1]	±		396
	Purpose <Purp>	[0..1]	±		396

9.4.3.12 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C21 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

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.

9.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C21 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 409 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

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.

10 Message Items Types

10.1 MessageComponents

10.1.1 Account

10.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		295
Or}	Proprietary <Prtry>	[1..1]	Text		295

10.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 512

10.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.1.2 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.1.2.1 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 299 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	299
Or}	Other <Othr>	[1..1]	±		300

10.1.1.2.2 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 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		295
Or}	Proprietary <Prtry>	[1..1]	Text		295

10.1.1.2.3 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: [C1 "ActiveOrHistoricCurrency"](#)

Datatype: ["ActiveOrHistoricCurrencyCode"](#) on page 508

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.

10.1.1.2.4 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 530

10.1.1.2.5 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 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			298
{Or	Code <Cd>	[1..1]	CodeSet		299
Or}	Proprietary <Prtry>	[1..1]	Text		299
	Identification <Id>	[1..1]	Text		299

10.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		297
	SchemeName <SchmeNm>	[0..1]			298
{Or	Code <Cd>	[1..1]	CodeSet		298
Or}	Proprietary <Prtry>	[1..1]	Text		298
	Issuer <Issr>	[0..1]	Text		298

10.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 529

10.1.1.3.2 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		298
Or}	Proprietary <Prtry>	[1..1]	Text		298

10.1.1.3.2.1 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 512

10.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 530

10.1.1.4 ProxyAccountIdentification1

Definition: Information related to a proxy identification of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			298
{Or	Code <Cd>	[1..1]	CodeSet		299
Or}	Proprietary <Prtry>	[1..1]	Text		299
	Identification <Id>	[1..1]	Text		299

10.1.1.4.1 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		299
Or}	Proprietary <Prtry>	[1..1]	Text		299

10.1.1.4.1.1 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 516

10.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.1.4.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 529

10.1.2 Account Identification

10.1.2.1 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	C8	299
Or}	Other <Othr>	[1..1]	±		300

10.1.2.1.1 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: C8 "IBAN"

Datatype: "IBAN2007Identifier" on page 525

Constraints

- **IBAN**

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

10.1.2.1.2 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 297 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		297
	SchemeName <SchmeNm>	[0..1]			298
{Or	Code <Cd>	[1..1]	CodeSet		298
Or}	Proprietary <Prtry>	[1..1]	Text		298
	Issuer <Issr>	[0..1]	Text		298

10.1.3 Amount**10.1.3.1 AmountType4Choice**

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C7	300
Or}	EquivalentAmount <EqvtAmt>	[1..1]			301
	Amount <Amt>	[1..1]	Amount	C1, C7	301
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	301

10.1.3.1.1 InstructedAmount <InstdAmt>

Presence: [1..1]

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

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.3.1.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	301
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	301

10.1.3.1.2.1 Amount <Amt>

Presence: [1..1]

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

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

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 508

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.

10.1.4 Charge

10.1.4.1 Charges12

Definition: Provides information on the charges related to the payment transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	302
	Agent <Agt>	[1..1]	±		303
	Type <Tp>	[0..1]			303
{Or	Code <Cd>	[1..1]	CodeSet		303
Or}	Proprietary <Prtry>	[1..1]	±		303

10.1.4.1.1 Amount <Amt>

Presence: [1..1]

Definition: Transaction charges to be paid by the charge bearer.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.4.1.2 Agent <Agt>*Presence:* [1..1]*Definition:* Agent that takes the transaction charges or to which the transaction charges are due.**Agent <Agt>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.4.1.3 Type <Tp>*Presence:* [0..1]*Definition:* Defines the type of charges.**Type <Tp>** contains one of the following **ChargeType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		303
Or}	Proprietary <Prtry>	[1..1]	±		303

10.1.4.1.3.1 Code <Cd>*Presence:* [1..1]*Definition:* Charge type, in a coded form.*Datatype:* "[ExternalChargeType1Code](#)" on page 513**10.1.4.1.3.2 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 318 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		318
	Issuer <Issr>	[0..1]	Text		318

10.1.5 Date Period**10.1.5.1 DatePeriod2***Definition:* Range of time defined by a start date and an end date.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		304
	ToDate <ToDt>	[1..1]	Date		304

10.1.5.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 523

10.1.5.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 523

10.1.6 Date Time

10.1.6.1 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		304
Or}	DateTime <DtTm>	[1..1]	DateTime		304

10.1.6.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 523

10.1.6.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 524

10.1.7 Direct Debit

10.1.7.1 CreditTransferMandateData1

Definition: Provides further details related to a credit transfer mandate signed between the creditor and the debtor.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		305
	Type <Tp>	[0..1]	±		305
	DateOfSignature <DtOfSgntr>	[0..1]	Date		306
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		306
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		306
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		306
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		306
	Frequency <Frqcy>	[0..1]	±		306
	Reason <Rsn>	[0..1]			307
{Or	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		307

10.1.7.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

10.1.7.1.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see "MandateTypeInformation2" on page 321 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			321
{Or	Code <Cd>	[1..1]	CodeSet		322
Or}	Proprietary <Prtry>	[1..1]	Text		322
	LocalInstrument <LclInstrm>	[0..1]			322
{Or	Code <Cd>	[1..1]	CodeSet		322
Or}	Proprietary <Prtry>	[1..1]	Text		322
	CategoryPurpose <CtgyPurp>	[0..1]			322
{Or	Code <Cd>	[1..1]	CodeSet		323
Or}	Proprietary <Prtry>	[1..1]	Text		323
	Classification <Clssfctn>	[0..1]	±		323

10.1.7.1.3 DateOfSignature <DtOfSgntr>*Presence:* [0..1]*Definition:* Date on which the credit transfer mandate has been signed by the debtor.*Datatype:* "ISODate" on page 523**10.1.7.1.4 DateOfVerification <DtOfVrfctn>***Presence:* [0..1]*Definition:* Date on which the credit transfer mandate has been verified.*Datatype:* "ISODatetime" on page 524**10.1.7.1.5 ElectronicSignature <ElectrncSgntr>***Presence:* [0..1]*Definition:* Additional security provisions, such as a digital signature, as provided by the debtor.*Datatype:* "Max10KBinary" on page 508**10.1.7.1.6 FirstPaymentDate <FrstPmtDt>***Presence:* [0..1]*Definition:* Date of the first payment of a recurrent credit transfer as per the mandate.*Datatype:* "ISODate" on page 523**10.1.7.1.7 FinalPaymentDate <FnlPmtDt>***Presence:* [0..1]*Definition:* Date of the final payment of a recurrent credit transfer as per the mandate.*Datatype:* "ISODate" on page 523**10.1.7.1.8 Frequency <Frqcy>***Presence:* [0..1]*Definition:* Regularity with which credit transfer instructions are to be created and processed.**Frequency <Frqcy>** contains one of the following elements (see "Frequency36Choice" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		316
Or	Period <Prd>	[1..1]			316
	Type <Tp>	[1..1]	CodeSet		316
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		317
Or}	PointInTime <PtInTm>	[1..1]			317
	Type <Tp>	[1..1]	CodeSet		317
	PointInTime <PtInTm>	[1..1]	Text		318

10.1.7.1.9 Reason <Rsn>*Presence:* [0..1]*Definition:* Reason for the setup of the credit transfer mandate.*Usage:*

The reason will allow the user to distinguish between different mandates for the same creditor.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		307

10.1.7.1.9.1 Code <Cd>*Presence:* [1..1]*Definition:* Reason for the mandate setup, as published in an external reason code list.*Datatype:* "ExternalMandateSetupReason1Code" on page 515**10.1.7.1.9.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason for the mandate setup, in a proprietary form.*Datatype:* "Max70Text" on page 530**10.1.8 Document****10.1.8.1 CreditorReferenceInformation2***Definition:* Reference information provided by the creditor to allow the identification of the underlying documents.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			307
	CodeOrProprietary <CdOrPrtry>	[1..1]			308
{Or	Code <Cd>	[1..1]	CodeSet		308
Or}	Proprietary <Prtry>	[1..1]	Text		308
	Issuer <Issr>	[0..1]	Text		309
	Reference <Ref>	[0..1]	Text		309

10.1.8.1.1 Type <Tp>*Presence:* [0..1]*Definition:* Specifies the type of creditor reference.

Type <Tp> contains the following **CreditorReferenceType2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			308
{Or	Code <Cd>	[1..1]	CodeSet		308
Or}	Proprietary <Prtry>	[1..1]	Text		308
	Issuer <Issr>	[0..1]	Text		309

10.1.8.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

CodeOrProprietary <CdOrPrtry> contains one of the following **CreditorReferenceType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		308
Or}	Proprietary <Prtry>	[1..1]	Text		308

10.1.8.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, in a coded form.

Datatype: "DocumentType3Code" on page 511

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

10.1.8.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 530

10.1.8.1.1.2 Issuer <Issr>*Presence:* [0..1]*Definition:* Entity that assigns the credit reference type.*Datatype:* "Max35Text" on page 530**10.1.8.1.2 Reference <Ref>***Presence:* [0..1]*Definition:* Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.*Usage:* If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.*If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.**Datatype:* "Max35Text" on page 530**10.1.9 Financial Institution Identification****10.1.9.1 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]	±		309
	MemberIdentification <Mmbld>	[1..1]	Text		309

10.1.9.1.1 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 494 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		494
Or}	Proprietary <Prtry>	[1..1]	Text		494

10.1.9.1.2 MemberIdentification <Mmbld>*Presence:* [1..1]*Definition:* Identification of a member of a clearing system.*Datatype:* "Max35Text" on page 530

10.1.9.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	310
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		310
	LEI <LEI>	[0..1]	IdentifierSet		310
	Name <Nm>	[0..1]	Text		310
	PostalAddress <PstlAdr>	[0..1]	±		311
	Other <Othr>	[0..1]	±		311

10.1.9.2.1 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: C5 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 524

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.

10.1.9.2.2 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 309 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		309
	MemberIdentification <Mmbld>	[1..1]	Text		309

10.1.9.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 525

10.1.9.2.4 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 528

10.1.9.2.5 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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			442
{Or	Code <Cd>	[1..1]	CodeSet		442
Or}	Proprietary <Prtry>	[1..1]	±		443
	Department <Dept>	[0..1]	Text		443
	SubDepartment <SubDept>	[0..1]	Text		443
	StreetName <StrtNm>	[0..1]	Text		443
	BuildingNumber <BldgNb>	[0..1]	Text		443
	BuildingName <BldgNm>	[0..1]	Text		444
	Floor <Flr>	[0..1]	Text		444
	PostBox <PstBx>	[0..1]	Text		444
	Room <Room>	[0..1]	Text		444
	PostCode <PstCd>	[0..1]	Text		444
	TownName <TwnNm>	[0..1]	Text		444
	TownLocationName <TwnLctnNm>	[0..1]	Text		444
	DistrictName <DstrctNm>	[0..1]	Text		444
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		445
	Country <Ctry>	[0..1]	CodeSet	C6	445
	AddressLine <AdrLine>	[0..7]	Text		445

10.1.9.2.6 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 314 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		314
	SchemeName <SchmeNm>	[0..1]			315
{Or	Code <Cd>	[1..1]	CodeSet		315
Or}	Proprietary <Prtry>	[1..1]	Text		315
	Issuer <Issr>	[0..1]	Text		315

10.1.9.3 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		312
	LEI <LEI>	[0..1]	IdentifierSet		312
	Name <Nm>	[0..1]	Text		312
	PostalAddress <PstlAdr>	[0..1]	±		312

10.1.9.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 530

10.1.9.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "[LEIIdentifier](#)" on page 525

10.1.9.3.3 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 528

10.1.9.3.4 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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			442
{Or	Code <Cd>	[1..1]	CodeSet		442
Or}	Proprietary <Prtry>	[1..1]	±		443
	Department <Dept>	[0..1]	Text		443
	SubDepartment <SubDept>	[0..1]	Text		443
	StreetName <StrtNm>	[0..1]	Text		443
	BuildingNumber <BldgNb>	[0..1]	Text		443
	BuildingName <BldgNm>	[0..1]	Text		444
	Floor <Flr>	[0..1]	Text		444
	PostBox <PstBx>	[0..1]	Text		444
	Room <Room>	[0..1]	Text		444
	PostCode <PstCd>	[0..1]	Text		444
	TownName <TwnNm>	[0..1]	Text		444
	TownLocationName <TwnLctnNm>	[0..1]	Text		444
	DistrictName <DstrctNm>	[0..1]	Text		444
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		445
	Country <Ctry>	[0..1]	CodeSet	C6	445
	AddressLine <AdrLine>	[0..7]	Text		445

10.1.9.4 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]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.9.4.1 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 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	310
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		310
	LEI <LEI>	[0..1]	IdentifierSet		310
	Name <Nm>	[0..1]	Text		310
	PostalAddress <PstlAdr>	[0..1]	±		311
	Other <Othr>	[0..1]	±		311

10.1.9.4.2 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 312 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		312
	LEI <LEI>	[0..1]	IdentifierSet		312
	Name <Nm>	[0..1]	Text		312
	PostalAddress <PstlAdr>	[0..1]	±		312

10.1.9.5 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		314
	SchemeName <SchmeNm>	[0..1]			315
{Or	Code <Cd>	[1..1]	CodeSet		315
Or}	Proprietary <Prtry>	[1..1]	Text		315
	Issuer <Issr>	[0..1]	Text		315

10.1.9.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 530

10.1.9.5.2 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		315
Or}	Proprietary <Prtry>	[1..1]	Text		315

10.1.9.5.2.1 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 514

10.1.9.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.9.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 530

10.1.10 Frequency

10.1.10.1 Frequency36Choice

Definition: Choice of format for a frequency, for example, the frequency of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		316
Or	Period <Prd>	[1..1]			316
	Type <Tp>	[1..1]	CodeSet		316
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		317
Or}	PointInTime <PtInTm>	[1..1]			317
	Type <Tp>	[1..1]	CodeSet		317
	PointInTime <PtInTm>	[1..1]	Text		318

10.1.10.1.1 Type <Tp>*Presence:* [1..1]*Definition:* Specifies a frequency in terms of a specified period type.*Datatype:* "Frequency6Code" on page 518

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

10.1.10.1.2 Period <Prd>*Presence:* [1..1]*Definition:* Specifies a frequency in terms of a count per period within a specified period type.**Period <Prd>** contains the following **FrequencyPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		316
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		317

10.1.10.1.2.1 Type <Tp>*Presence:* [1..1]*Definition:* Period for which the number of instructions are to be created and processed.*Datatype:* "Frequency6Code" on page 518

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.

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

10.1.10.1.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

Definition: Number of instructions to be created and processed during the specified period.

Datatype: "DecimalNumber" on page 526

10.1.10.1.3 PointInTime <PtInTm>

Presence: [1..1]

Definition: Specifies a frequency in terms of an exact point in time or moment within a specified period type.

PointInTime <PtInTm> contains the following **FrequencyAndMoment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		317
	PointInTime <PtInTm>	[1..1]	Text		318

10.1.10.1.3.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 518

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

CodeName	Name	Definition
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

10.1.10.1.3.2 PointInTime <PtInTm>

Presence: [1..1]

Definition: Further information on the exact point in time the event should take place.

Datatype: "Exact2NumericText" on page 527

10.1.11 Identification Information

10.1.11.1 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		318
	Issuer <Issr>	[0..1]	Text		318

10.1.11.1.1 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 530

10.1.11.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 530

10.1.11.2 PaymentIdentification13

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		319
	EndToEndIdentification <EndToEndId>	[1..1]	Text		319
	TransactionIdentification <TxId>	[0..1]	Text		319
	UETR <UETR>	[0..1]	IdentifierSet		319
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		320

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

10.1.11.2.1 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 530

10.1.11.2.2 EndToEndIdentification <EndToEndId>

Presence: [1..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 530

10.1.11.2.3 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 530

10.1.11.2.4 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 525

10.1.11.2.5 ClearingSystemReference <ClrSysRef>*Presence:* [0..1]*Definition:* Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.*Datatype:* "Max35Text" on page 530**10.1.11.3 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		320
	Issuer <Issr>	[1..1]	Text		320
	SchemeName <SchmeNm>	[0..1]	Text		320

10.1.11.3.1 Identification <Id>*Presence:* [1..1]*Definition:* Proprietary information, often a code, issued by the data source scheme issuer.*Datatype:* "Exact4AlphaNumericText" on page 527**10.1.11.3.2 Issuer <Issr>***Presence:* [1..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 530**10.1.11.3.3 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Short textual description of the scheme.*Datatype:* "Max35Text" on page 530**10.1.12 Mandate****10.1.12.1 MandateClassification1Choice***Definition:* Specifies the high level purpose of the instruction based on a set of pre-defined categories.*Usage:* This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		321
Or}	Proprietary <Prtry>	[1..1]	Text		321

10.1.12.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Category purpose, as published in an external category purpose code list.*Datatype:* "MandateClassification1Code" on page 519

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

10.1.12.1.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Category purpose, in a proprietary form.*Datatype:* "Max35Text" on page 530**10.1.12.2 MandateTypeInformation2***Definition:* Set of elements used to further detail the information related to the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			321
{Or	Code <Cd>	[1..1]	CodeSet		322
Or}	Proprietary <Prtry>	[1..1]	Text		322
	LocalInstrument <LclInstrm>	[0..1]			322
{Or	Code <Cd>	[1..1]	CodeSet		322
Or}	Proprietary <Prtry>	[1..1]	Text		322
	CategoryPurpose <CtgyPurp>	[0..1]			322
{Or	Code <Cd>	[1..1]	CodeSet		323
Or}	Proprietary <Prtry>	[1..1]	Text		323
	Classification <Clssfctn>	[0..1]	±		323

10.1.12.2.1 ServiceLevel <SvcLvl>*Presence:* [0..1]*Definition:* Agreement under which or rules under which the mandate resides.**ServiceLevel <SvcLvl>** contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		322
Or}	Proprietary <Prtry>	[1..1]	Text		322

10.1.12.2.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.*Datatype:* "ExternalServiceLevel1Code" on page 517**10.1.12.2.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies a pre-agreed service or level of service between the parties, as a proprietary code.*Datatype:* "Max35Text" on page 530**10.1.12.2.2 LocalInstrument <LclInstrm>***Presence:* [0..1]*Definition:* User community specific instrument.*Usage:* This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.**LocalInstrument <LclInstrm>** contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		322
Or}	Proprietary <Prtry>	[1..1]	Text		322

10.1.12.2.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the local instrument, as published in an external local instrument code list.*Datatype:* "ExternalLocalInstrument1Code" on page 515**10.1.12.2.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the local instrument, as a proprietary code.*Datatype:* "Max35Text" on page 530**10.1.12.2.3 CategoryPurpose <CtgyPurp>***Presence:* [0..1]*Definition:* Specifies the high level purpose of the mandate based on a set of pre-defined categories.**CategoryPurpose <CtgyPurp>** contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		323
Or}	Proprietary <Prtry>	[1..1]	Text		323

10.1.12.2.3.1 Code <Cd>*Presence:* [1..1]*Definition:* Category purpose, as published in an external category purpose code list.*Datatype:* "ExternalCategoryPurpose1Code" on page 513**10.1.12.2.3.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Category purpose, in a proprietary form.*Datatype:* "Max35Text" on page 530**10.1.12.2.4 Classification <Clssfctn>***Presence:* [0..1]*Definition:* Type of direct debit instruction.**Classification <Clssfctn>** contains one of the following elements (see "MandateClassification1Choice" on page 320 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		321
Or}	Proprietary <Prtry>	[1..1]	Text		321

10.1.13 Miscellaneous**10.1.13.1 RemittanceInformation2***Definition:* Information supplied to enable the matching of an entry with the items that the transfer is intended to settle.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		323

10.1.13.1.1 Unstructured <Ustrd>*Presence:* [0..*]*Definition:* Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, for example, commercial invoices in an accounts' receivable system in an unstructured form.*Datatype:* "Max140Text" on page 528**10.1.13.2 OriginalTransactionReference36***Definition:* Specifies key elements as defined in the original transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	327
	Amount <Amt>	[0..1]	±		327
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		328
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		328
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		328
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		328
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C16, C17, C18, C19, C22, C23	329
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		331
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	331
	ClearingSystem <ClrSys>	[0..1]			332
{Or	Code <Cd>	[1..1]	CodeSet		332
Or}	Proprietary <Prtry>	[1..1]	Text		332
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		332
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	333
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		333
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	334
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		334
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	335
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		335
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		336
	MandateRelatedInformation <MndtRltdInf>	[0..1]			336
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	338
	MandateIdentification <MndtId>	[0..1]	Text		339
	DateOfSignature <DtOfSgntr>	[0..1]	Date		339
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		339
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			339
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		340

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalCreditorSchemeldentification <OrgnlCdtrSchmeld>	[0..1]	±		340
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		341
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	341
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		341
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	342
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		342
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	343
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		343
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		343
	OriginalReason <OrgnlRsn>	[0..1]			344
{Or	Code <Cd>	[1..1]	CodeSet		344
Or}	Proprietary <Prtry>	[1..1]	Text		344
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		344
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		344
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		345
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		345
	Frequency <Frqcy>	[0..1]	±		345
	Reason <Rsn>	[0..1]			345
{Or	Code <Cd>	[1..1]	CodeSet		345
Or}	Proprietary <Prtry>	[1..1]	Text		346
	TrackingDays <TrckgDays>	[0..1]	Text		346
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		346
	RemittanceInformation <RmtInf>	[0..1]	±		346
	UltimateDebtor <UltmtDbtr>	[0..1]	±		347
	Debtor <Dbtr>	[0..1]	±		347
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	347
	DebtorAgent <DbtrAgt>	[0..1]	±		348
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	348
	CreditorAgent <CdtrAgt>	[0..1]	±		349
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	349
	Creditor <Cdtr>	[0..1]	±		350

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	350
	UltimateCreditor <UltmtCdtr>	[0..1]	±		351
	Purpose <Purp>	[0..1]	±		351
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C19, C22, C24, C26, C28, C31, C35, C37, C39, C41, C33, C56, C58	352
	UltimateDebtor <UltmtDbtr>	[0..1]	±		355
	InitiatingParty <InitgPty>	[0..1]	±		355
	Debtor <Dbtr>	[1..1]	±		356
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	356
	DebtorAgent <DbtrAgt>	[1..1]	±		357
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	357
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		358
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C10, C9	358
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		359
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C10, C9	359
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		360
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C10, C9	360
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		361
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C10, C9	361
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		362
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C10, C9	362
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		363
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C10, C9	363
	CreditorAgent <CdtrAgt>	[1..1]	±		364
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	364
	Creditor <Cdtr>	[1..1]	±		365
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	365

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateCreditor <UltmtCdtr>	[0..1]	±		366
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		366
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			366
	Code <Cd>	[0..1]	CodeSet		367
	InstructionInformation <InstrInf>	[0..1]	Text		367
	Tax <Tax>	[0..1]	±		367
	RemittanceInformation <RmtInf>	[0..1]	±		369
	InstructedAmount <InstdAmt>	[0..1]	Amount	C1, C7	369

Constraints

- **UnderlyingCustomerCreditTransferRule**

The UnderlyingCustomerCreditTransfer element can only be present if present in the original transaction being returned.

10.1.13.2.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.13.2.2 Amount <Amt>

Presence: [0..1]

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

Amount <Amt> contains one of the following elements (see "[AmountType4Choice](#)" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C7	300
Or}	EquivalentAmount <EqvtAmt>	[1..1]			301
	Amount <Amt>	[1..1]	Amount	C1, C7	301
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	301

10.1.13.2.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "[ISODate](#)" on page 523

10.1.13.2.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

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

Datatype: "[ISODate](#)" on page 523

10.1.13.2.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 304 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		304
Or}	DateTime <DtTm>	[1..1]	DateTime		304

10.1.13.2.6 CreditorSchemeldentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmld> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.2.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C11 "InstructedReimbursementAgentAccountRule", C12 "InstructingReimbursementAgentAccountRule", C16 "SettlementMethodAgentRule", C17 "SettlementMethodClearingRule", C18 "SettlementMethodCoverAgentRule", C19 "SettlementMethodCoverRule", C22 "ThirdReimbursementAgentAccountRule", C23 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		331
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	331
	ClearingSystem <ClrSys>	[0..1]			332
{Or	Code <Cd>	[1..1]	CodeSet		332
Or}	Proprietary <Prtry>	[1..1]	Text		332
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		332
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	333
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		333
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	334
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		334
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	335

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- **SettlementMethodAgentRule**

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

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodClearingRule**

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

On Condition

/SettlementMethod is equal to value 'ClearingSystem'

Following Must be True

/SettlementAccount Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodCoverAgentRule**

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

On Condition

/SettlementMethod is equal to value 'CoverMethod'

Following Must be True

/InstructingReimbursementAgent Must be present

Or /InstructedReimbursementAgent Must be present

- **SettlementMethodCoverRule**

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

On Condition

/SettlementMethod is equal to value 'CoverMethod'

Following Must be True

/SettlementAccount Must be absent

And /ClearingSystem Must be absent

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

On Condition

/ThirdReimbursementAgent is absent

Following Must be True

/ThirdReimbursementAgentAccount Must be absent

- **ThirdReimbursementAgentRule**

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

On Condition

/ThirdReimbursementAgent is present

Following Must be True

/InstructingReimbursementAgent Must be present

And /InstructedReimbursementAgent Must be present

10.1.13.2.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 522

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.1.13.2.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		332
Or}	Proprietary <Prtry>	[1..1]	Text		332

10.1.13.2.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 513

10.1.13.2.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 530

10.1.13.2.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.13.2.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.13.2.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.13.2.8 PaymentTypeInfo <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 430 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		431
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		431
	ServiceLevel <SvcLvl>	[0..*]			432
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432
	LocalInstrument <LclInstrm>	[0..1]			432
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432
	SequenceType <SeqTp>	[0..1]	CodeSet		433
	CategoryPurpose <CtgyPurp>	[0..1]			433
{Or	Code <Cd>	[1..1]	CodeSet		433
Or}	Proprietary <Prtry>	[1..1]	Text		433

10.1.13.2.9 PaymentMethod <PmtMtd>

Presence: [0..1]

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

Datatype: "PaymentMethod4Code" on page 519

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

10.1.13.2.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

MandateRelatedInformation <MndtRltdInf> contains one of the following **MandateRelatedData2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	338
	MandateIdentification <MndtId>	[0..1]	Text		339
	DateOfSignature <DtOfSgntr>	[0..1]	Date		339
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		339
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			339
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		340
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		340
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		341
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	341
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		341
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	342
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		342
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	343
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		343
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		343
	OriginalReason <OrgnlRsn>	[0..1]			344
{Or	Code <Cd>	[1..1]	CodeSet		344
Or}	Proprietary <Prtry>	[1..1]	Text		344
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		344
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		344
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		345
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		345
	Frequency <Frqcy>	[0..1]	±		345
	Reason <Rsn>	[0..1]			345
{Or	Code <Cd>	[1..1]	CodeSet		345
Or}	Proprietary <Prtry>	[1..1]	Text		346
	TrackingDays <TrckgDays>	[0..1]	Text		346
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		346

10.1.13.2.10.1 DirectDebitMandate <DrctDbtMndt>*Presence:* [0..1]*Definition:* Specific direct debit mandate data.*Impacted by:* C2 "AmendmentIndicatorFalseRule", C3 "AmendmentIndicatorTrueRule"**DirectDebitMandate <DrctDbtMndt>** contains the following **MandateRelatedInformation15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		339
	DateOfSignature <DtOfSgntr>	[0..1]	Date		339
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		339
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			339
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		340
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		340
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		341
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	341
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		341
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	342
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		342
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	343
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		343
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		343
	OriginalReason <OrgnlRsn>	[0..1]			344
{Or	Code <Cd>	[1..1]	CodeSet		344
Or}	Proprietary <Prtry>	[1..1]	Text		344
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		344
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		344
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		345
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		345
	Frequency <Frqcy>	[0..1]	±		345
	Reason <Rsn>	[0..1]			345
{Or	Code <Cd>	[1..1]	CodeSet		345
Or}	Proprietary <Prtry>	[1..1]	Text		346
	TrackingDays <TrckgDays>	[0..1]	Text		346

Constraints

- **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

On Condition

/AmendmentIndicator is equal to value 'false'

Following Must be True

/AmendmentInformationDetails Must be absent

- **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

On Condition

/AmendmentIndicator is equal to value 'true'

Following Must be True

/AmendmentInformationDetails Must be present

10.1.13.2.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

10.1.13.2.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

10.1.13.2.10.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 526):

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

10.1.13.2.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails14 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		340
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		340
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		341
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	341
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		341
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	342
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		342
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	343
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		343
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		343
	OriginalReason <OrgnlRsn>	[0..1]			344
{Or	Code <Cd>	[1..1]	CodeSet		344
Or}	Proprietary <Prtry>	[1..1]	Text		344
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		344

10.1.13.2.10.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

10.1.13.2.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.2.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>*Presence:* [0..1]*Definition:* Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.10.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>*Presence:* [0..1]*Definition:* Original creditor agent account that has been modified.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.13.2.10.1.4.5 OriginalDebtor <OrgnlDbtr>*Presence:* [0..1]*Definition:* Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.2.10.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.10.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.10.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.13.2.10.1.4.9 OriginalFinalCollectionDate <OrgnIFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 523

10.1.13.2.10.1.4.10 OriginalFrequency <OrgnIFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		316
Or	Period <Prd>	[1..1]			316
	Type <Tp>	[1..1]	CodeSet		316
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		317
Or}	PointInTime <PtInTm>	[1..1]			317
	Type <Tp>	[1..1]	CodeSet		317
	PointInTime <PtInTm>	[1..1]	Text		318

10.1.13.2.10.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		344
Or}	Proprietary <Prtry>	[1..1]	Text		344

10.1.13.2.10.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 515

10.1.13.2.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 530

10.1.13.2.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 527

10.1.13.2.10.1.5 ElectronicSignature <ElctrncSgnt>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 527

10.1.13.2.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

10.1.13.2.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

10.1.13.2.10.1.8 Frequency <Frqcy>

Presence: [0..1]

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

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		316
Or	Period <Prd>	[1..1]			316
	Type <Tp>	[1..1]	CodeSet		316
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		317
Or}	PointInTime <PtInTm>	[1..1]			317
	Type <Tp>	[1..1]	CodeSet		317
	PointInTime <PtInTm>	[1..1]	Text		318

10.1.13.2.10.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		345
Or}	Proprietary <Prtry>	[1..1]	Text		346

10.1.13.2.10.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 515

10.1.13.2.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 530

10.1.13.2.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 527

10.1.13.2.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 304 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		305
	Type <Tp>	[0..1]	±		305
	DateOfSignature <DtOfSgntr>	[0..1]	Date		306
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		306
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		306
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		306
	FinalPaymentDate <FnIPmtDt>	[0..1]	Date		306
	Frequency <Frqcy>	[0..1]	±		306
	Reason <Rsn>	[0..1]			307
{Or	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		307

10.1.13.2.11 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "[RemittanceInformation21](#)" on page 480 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		480
	Structured <Strd>	[0..*]	±		480

10.1.13.2.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "[Party40Choice](#)" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.13.2.13 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains one of the following elements (see "[Party40Choice](#)" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.13.2.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.18 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.13.2.19 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains one of the following elements (see "[Party40Choice](#)" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.13.2.20 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "[Party40Choice](#)" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.13.2.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

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

Purpose <Purp> contains one of the following elements (see ["Purpose2Choice"](#) on page 397 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		397
Or}	Proprietary <Prtry>	[1..1]	Text		397

10.1.13.2.23 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying customer credit transfer for which cover is provided.

Impacted by: [C19 "IntermediaryAgent1AccountRule"](#), [C22 "IntermediaryAgent2AccountRule"](#), [C24 "IntermediaryAgent2Rule"](#), [C26 "IntermediaryAgent3AccountRule"](#), [C28 "IntermediaryAgent3Rule"](#), [C31 "PreviousInstructingAgent1AccountRule"](#), [C35 "PreviousInstructingAgent2AccountRule"](#), [C37 "PreviousInstructingAgent2Rule"](#), [C39 "PreviousInstructingAgent3AccountRule"](#), [C41 "PreviousInstructingAgent3Rule"](#), [C33 "PreviousInstructingAgent1Guideline"](#), [C56 "UltimateCreditorGuideline"](#), [C58 "UltimateDebtorGuideline"](#)

UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> contains the following **CreditTransferTransaction52** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		355
	InitiatingParty <InitgPty>	[0..1]	±		355
	Debtor <Dbtr>	[1..1]	±		356
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	356
	DebtorAgent <DbtrAgt>	[1..1]	±		357
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	357
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		358
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C10, C9	358
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		359
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C10, C9	359
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		360
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C10, C9	360
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		361
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C10, C9	361
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		362
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C10, C9	362
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		363
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C10, C9	363
	CreditorAgent <CdtrAgt>	[1..1]	±		364
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	364
	Creditor <Cdtr>	[1..1]	±		365
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	365
	UltimateCreditor <UltmtCdtr>	[0..1]	±		366
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		366
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			366
	Code <Cd>	[0..1]	CodeSet		367
	InstructionInformation <InstrInf>	[0..1]	Text		367
	Tax <Tax>	[0..1]	±		367
	RemittanceInformation <RmtInf>	[0..1]	±		369
	InstructedAmount <InstdAmt>	[0..1]	Amount	C1, C7	369

Constraints

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition
 /PreviousInstructingAgent1 is absent
 Following Must be True
 /PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

On Condition
 /PreviousInstructingAgent2 is absent
 Following Must be True
 /PreviousInstructingAgent2Account Must be absent

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

On Condition
 /PreviousInstructingAgent2 is present
 Following Must be True
 /PreviousInstructingAgent1 Must be present

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

On Condition
 /PreviousInstructingAgent3 is absent
 Following Must be True
 /PreviousInstructingAgent3Account Must be absent

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

On Condition
 /PreviousInstructingAgent3 is present
 Following Must be True
 /PreviousInstructingAgent2 Must be present

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

10.1.13.2.23.1 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification135](#)" on [page 412](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.2.23.2 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.2.23.3 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.2.23.4 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.23.5 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.23.6 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.23.7 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.23.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.23.9 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.23.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.23.11 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.23.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.23.13 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.23.14 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.23.15 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.23.16 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.23.17 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.23.18 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.23.19 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.2.23.20 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.23.21 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.2.23.22 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.2.23.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.2.23.24 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "[InstructionForCreditorAgent3](#)" on page 430 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		430
	InstructionInformation <InstrInf>	[0..1]	Text		430

10.1.13.2.23.25 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		367
	InstructionInformation <InstrInf>	[0..1]	Text		367

10.1.13.2.23.25.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 519

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

10.1.13.2.23.25.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 528

10.1.13.2.23.26 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation10" on page 494 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		496
	Debtor <Dbtr>	[0..1]	±		496
	AdministrationZone <AdmstnZone>	[0..1]	Text		496
	ReferenceNumber <RefNb>	[0..1]	Text		496
	Method <Mtd>	[0..1]	Text		496
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C7	497
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C7	497
	Date <Dt>	[0..1]	Date		497
	SequenceNumber <SeqNb>	[0..1]	Quantity		497
	Record <Rcrd>	[0..*]			498
	Type <Tp>	[0..1]	Text		498
	Category <Ctgy>	[0..1]	Text		498
	CategoryDetails <CtgyDtls>	[0..1]	Text		499
	DebtorStatus <DbtrSts>	[0..1]	Text		499
	CertificateIdentification <CertId>	[0..1]	Text		499
	FormsCode <FrmsCd>	[0..1]	Text		499
	Period <Prd>	[0..1]			499
	Year <Yr>	[0..1]	Year		499
	Type <Tp>	[0..1]	CodeSet		499
	FromDate <FrToDt>	[0..1]	±		500
	TaxAmount <TaxAmt>	[0..1]			501
	Rate <Rate>	[0..1]	Rate		501
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	501
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	502
	Details <Dtls>	[0..*]			502
	Period <Prd>	[0..1]			502
	Year <Yr>	[0..1]	Year		503
	Type <Tp>	[0..1]	CodeSet		503
	FromDate <FrToDt>	[0..1]	±		504
	Amount <Amt>	[1..1]	Amount	C1, C7	504
	AdditionalInformation <AddtlInf>	[0..1]	Text		504

10.1.13.2.23.27 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "[RemittanceInformation21](#)" on page 480 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		480
	Structured <Strd>	[0..*]	±		480

10.1.13.2.23.28 InstructedAmount <InstdAmt>

Presence: [0..1]

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

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C1 "[ActiveOrHistoricCurrency](#)", C7 "[CurrencyAmount](#)"

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.13.3 OriginalTransactionReference35

Definition: Specifies key elements as defined in the original transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	372
	Amount <Amt>	[0..1]	±		372
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		372
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		373
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		373
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		373
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C16, C17, C18, C19, C22, C23	373
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		375
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	376
	ClearingSystem <ClrSys>	[0..1]			376
{Or	Code <Cd>	[1..1]	CodeSet		377
Or}	Proprietary <Prtry>	[1..1]	Text		377
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		377
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	377
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		378
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	378
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		379
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	379
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		380
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		381
	MandateRelatedInformation <MndtRltdInf>	[0..1]			381
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	383
	MandateIdentification <MndtId>	[0..1]	Text		384
	DateOfSignature <DtOfSgntr>	[0..1]	Date		384
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		384
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			384
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		385

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalCreditorSchemeldentification <OrgnlCdtrSchmeld>	[0..1]	±		385
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		386
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	386
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		386
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	387
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		387
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	388
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		388
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		388
	OriginalReason <OrgnlRsn>	[0..1]			389
{Or	Code <Cd>	[1..1]	CodeSet		389
Or}	Proprietary <Prtry>	[1..1]	Text		389
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		389
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		389
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		390
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		390
	Frequency <Frqcy>	[0..1]	±		390
	Reason <Rsn>	[0..1]			390
{Or	Code <Cd>	[1..1]	CodeSet		390
Or}	Proprietary <Prtry>	[1..1]	Text		391
	TrackingDays <TrckgDays>	[0..1]	Text		391
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		391
	RemittanceInformation <RmtInf>	[0..1]	±		391
	UltimateDebtor <UltmtDbtr>	[0..1]	±		392
	Debtor <Dbtr>	[0..1]	±		392
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	392
	DebtorAgent <DbtrAgt>	[0..1]	±		393
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	393
	CreditorAgent <CdtrAgt>	[0..1]	±		394
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	394
	Creditor <Cdtr>	[0..1]	±		395

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	395
	UltimateCreditor <UltmtCdtr>	[0..1]	±		396
	Purpose <Purp>	[0..1]	±		396

10.1.13.3.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.13.3.2 Amount <Amt>

Presence: [0..1]

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

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C7	300
Or}	EquivalentAmount <EqvtAmt>	[1..1]			301
	Amount <Amt>	[1..1]	Amount	C1, C7	301
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	301

10.1.13.3.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 523

10.1.13.3.4 RequestedCollectionDate <ReqdColltnDt>*Presence:* [0..1]*Definition:* Date and time at which the creditor requests that the amount of money is to be collected from the debtor.*Datatype:* "ISODate" on page 523**10.1.13.3.5 RequestedExecutionDate <ReqdExctnDt>***Presence:* [0..1]*Definition:* Date at which the initiating party requests the clearing agent to process the payment.*Usage:* This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.**RequestedExecutionDate <ReqdExctnDt>** contains one of the following elements (see "DateAndDateTime2Choice" on page 304 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		304
Or}	DateTime <DtTm>	[1..1]	DateTime		304

10.1.13.3.6 CreditorSchemeIdentification <CdtrSchmeld>*Presence:* [0..1]*Definition:* Credit party that signs the mandate.**CreditorSchemeIdentification <CdtrSchmeld>** contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.3.7 SettlementInformation <SttlmInf>*Presence:* [0..1]*Definition:* Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C11 "InstructedReimbursementAgentAccountRule", C12 "InstructingReimbursementAgentAccountRule", C16 "SettlementMethodAgentRule", C17 "SettlementMethodClearingRule", C18 "SettlementMethodCoverAgentRule", C19 "SettlementMethodCoverRule", C22 "ThirdReimbursementAgentAccountRule", C23 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		375
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	376
	ClearingSystem <ClrSys>	[0..1]			376
{Or	Code <Cd>	[1..1]	CodeSet		377
Or}	Proprietary <Prtry>	[1..1]	Text		377
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		377
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	377
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		378
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	378
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		379
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	379

Constraints

- InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- SettlementMethodAgentRule**

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

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present
```

10.1.13.3.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 522

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.1.13.3.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.13.3.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		377
Or}	Proprietary <Prtry>	[1..1]	Text		377

10.1.13.3.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 513

10.1.13.3.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 530

10.1.13.3.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.3.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.3.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.3.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.3.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.3.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.13.3.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 430 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		431
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		431
	ServiceLevel <SvcLvl>	[0..*]			432
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432
	LocalInstrument <LclInstrm>	[0..1]			432
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432
	SequenceType <SeqTp>	[0..1]	CodeSet		433
	CategoryPurpose <CtgyPurp>	[0..1]			433
{Or	Code <Cd>	[1..1]	CodeSet		433
Or}	Proprietary <Prtry>	[1..1]	Text		433

10.1.13.3.9 PaymentMethod <PmtMtd>

Presence: [0..1]

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

Datatype: "PaymentMethod4Code" on page 519

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

10.1.13.3.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

MandateRelatedInformation <MndtRltdInf> contains one of the following **MandateRelatedData2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	383
	MandateIdentification <MndtId>	[0..1]	Text		384
	DateOfSignature <DtOfSgntr>	[0..1]	Date		384
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		384
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			384
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		385
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		385
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		386
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	386
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		386
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	387
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		387
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	388
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		388
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		388
	OriginalReason <OrgnlRsn>	[0..1]			389
{Or	Code <Cd>	[1..1]	CodeSet		389
Or}	Proprietary <Prtry>	[1..1]	Text		389
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		389
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		389
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		390
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		390
	Frequency <Frqcy>	[0..1]	±		390
	Reason <Rsn>	[0..1]			390
{Or	Code <Cd>	[1..1]	CodeSet		390
Or}	Proprietary <Prtry>	[1..1]	Text		391
	TrackingDays <TrckgDays>	[0..1]	Text		391
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		391

10.1.13.3.10.1 DirectDebitMandate <DrctDbtMndt>*Presence:* [0..1]*Definition:* Specific direct debit mandate data.*Impacted by:* C2 "AmendmentIndicatorFalseRule", C3 "AmendmentIndicatorTrueRule"**DirectDebitMandate <DrctDbtMndt>** contains the following **MandateRelatedInformation15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		384
	DateOfSignature <DtOfSgntr>	[0..1]	Date		384
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		384
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			384
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		385
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		385
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		386
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	386
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		386
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	387
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		387
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	388
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		388
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		388
	OriginalReason <OrgnlRsn>	[0..1]			389
{Or	Code <Cd>	[1..1]	CodeSet		389
Or}	Proprietary <Prtry>	[1..1]	Text		389
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		389
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		389
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		390
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		390
	Frequency <Frqcy>	[0..1]	±		390
	Reason <Rsn>	[0..1]			390
{Or	Code <Cd>	[1..1]	CodeSet		390
Or}	Proprietary <Prtry>	[1..1]	Text		391
	TrackingDays <TrckgDays>	[0..1]	Text		391

Constraints

- **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

On Condition

/AmendmentIndicator is equal to value 'false'

Following Must be True

/AmendmentInformationDetails Must be absent

- **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

On Condition

/AmendmentIndicator is equal to value 'true'

Following Must be True

/AmendmentInformationDetails Must be present

10.1.13.3.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

10.1.13.3.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

10.1.13.3.10.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 526):

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

10.1.13.3.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails14 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		385
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		385
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		386
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	386
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		386
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	387
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		387
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	388
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		388
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		388
	OriginalReason <OrgnlRsn>	[0..1]			389
{Or	Code <Cd>	[1..1]	CodeSet		389
Or}	Proprietary <Prtry>	[1..1]	Text		389
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		389

10.1.13.3.10.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

10.1.13.3.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.3.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>*Presence:* [0..1]*Definition:* Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.3.10.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>*Presence:* [0..1]*Definition:* Original creditor agent account that has been modified.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present

```

10.1.13.3.10.1.4.5 OriginalDebtor <OrgnlDbtr>*Presence:* [0..1]*Definition:* Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.13.3.10.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.3.10.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.3.10.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.13.3.10.1.4.9 OriginalFinalCollectionDate <OrgnIFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 523

10.1.13.3.10.1.4.10 OriginalFrequency <OrgnIFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		316
Or	Period <Prd>	[1..1]			316
	Type <Tp>	[1..1]	CodeSet		316
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		317
Or}	PointInTime <PtInTm>	[1..1]			317
	Type <Tp>	[1..1]	CodeSet		317
	PointInTime <PtInTm>	[1..1]	Text		318

10.1.13.3.10.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		389
Or}	Proprietary <Prtry>	[1..1]	Text		389

10.1.13.3.10.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 515

10.1.13.3.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 530

10.1.13.3.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 527

10.1.13.3.10.1.5 ElectronicSignature <ElctrncSgnt>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 527

10.1.13.3.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

10.1.13.3.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 523

10.1.13.3.10.1.8 Frequency <Frqcy>

Presence: [0..1]

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

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		316
Or	Period <Prd>	[1..1]			316
	Type <Tp>	[1..1]	CodeSet		316
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		317
Or}	PointInTime <PtInTm>	[1..1]			317
	Type <Tp>	[1..1]	CodeSet		317
	PointInTime <PtInTm>	[1..1]	Text		318

10.1.13.3.10.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		390
Or}	Proprietary <Prtry>	[1..1]	Text		391

10.1.13.3.10.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 515

10.1.13.3.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 530

10.1.13.3.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 527

10.1.13.3.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 304 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		305
	Type <Tp>	[0..1]	±		305
	DateOfSignature <DtOfSgntr>	[0..1]	Date		306
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		306
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		306
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		306
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		306
	Frequency <Frqcy>	[0..1]	±		306
	Reason <Rsn>	[0..1]			307
{Or	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		307

10.1.13.3.11 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "[RemittanceInformation21](#)" on page 480 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		480
	Structured <Strd>	[0..*]	±		480

10.1.13.3.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "[Party40Choice](#)" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.13.3.13 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains one of the following elements (see "[Party40Choice](#)" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.13.3.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.3.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.3.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.3.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.3.18 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.13.3.19 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains one of the following elements (see "[Party40Choice](#)" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.13.3.20 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.13.3.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "[Party40Choice](#)" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.13.3.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 397 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		397
Or}	Proprietary <Prtry>	[1..1]	Text		397

10.1.13.4 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		397
Or}	Proprietary <Prtry>	[1..1]	Text		397

10.1.13.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPurpose1Code" on page 517

10.1.13.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 530

10.1.13.5 OriginalBusinessQuery1

Definition: Unique identification, as assigned by the original requestor, to unambiguously identify the business query message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <Msgld>	[1..1]	Text		397
	MessageNameIdentification <MsgNmld>	[0..1]	Text		398
	CreationDateTime <CreDtTm>	[0..1]	DateTime		398

10.1.13.5.1 MessageIdentification <Msgld>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.13.5.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

10.1.13.5.3 CreationDateTime <CreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 524

10.1.13.6 GroupHeader92

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		398
	CreationDateTime <CreDtTm>	[1..1]	DateTime		398
	NumberOfTransactions <NbOfTx>	[1..1]	Text		398
	ControlSum <CtrlSum>	[0..1]	Quantity		399
	InstructingAgent <InstgAgt>	[0..1]	±		399
	InstructedAgent <InstdAgt>	[0..1]	±		399

10.1.13.6.1 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 530

10.1.13.6.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 524

10.1.13.6.3 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 528

10.1.13.6.4 ControlSum <CtrlSum>*Presence:* [0..1]*Definition:* Total of all individual amounts included in the message, irrespective of currencies.*Datatype:* "DecimalNumber" on page 526**10.1.13.6.5 InstructingAgent <InstgAgt>***Presence:* [0..1]*Definition:* Agent that instructs the next party in the chain to carry out the (set of) instruction(s).**InstructingAgent <InstgAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.6.6 InstructedAgent <InstdAgt>*Presence:* [0..1]*Definition:* Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).**InstructedAgent <InstdAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.7 GroupHeader91*Definition:* Set of characteristics shared by all individual transactions included in the message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		399
	CreationDateTime <CreDtTm>	[1..1]	DateTime		400
	InstructingAgent <InstgAgt>	[0..1]	±		400
	InstructedAgent <InstdAgt>	[0..1]	±		400

10.1.13.7.1 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 530

10.1.13.7.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 524

10.1.13.7.3 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.7.4 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.13.8 OriginalGroupInformation29

Definition: Unique and unambiguous identifier of the group of transactions as assigned by the original instructing party.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		401
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		401
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		401

10.1.13.8.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.13.8.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers, for example, pacs.003.001.01 or MT103.

Datatype: "Max35Text" on page 530

10.1.13.8.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

Definition: Original date and time at which the message was created.

Datatype: "ISODateTime" on page 524

10.1.13.9 NumberOfTransactionsPerStatus5

Definition: Set of elements used to provide detailed information on the number of transactions that are reported with a specific transaction status.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTxs>	[1..1]	Text		401
	DetailedStatus <DtldSts>	[1..1]	CodeSet		401
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		402

10.1.13.9.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

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

Datatype: "Max15NumericText" on page 528

10.1.13.9.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 516

10.1.13.9.3 DetailedControlSum <DtIdCtrlSum>*Presence:* [0..1]*Definition:* Total of all individual amounts included in the message, irrespective of currencies, detailed per status.*Datatype:* "DecimalNumber" on page 526**10.1.13.10 OriginalGroupInformation27***Definition:* Set of elements used to provide information on the original group, to which the message refers.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		402
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		402
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		402
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		402
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		402

10.1.13.10.1 OriginalMessageIdentification <OrgnlMsgId>*Presence:* [1..1]*Definition:* Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.*Datatype:* "Max35Text" on page 530**10.1.13.10.2 OriginalMessageNameIdentification <OrgnlMsgNmId>***Presence:* [1..1]*Definition:* Specifies the original message name identifier to which the message refers.*Datatype:* "Max35Text" on page 530**10.1.13.10.3 OriginalCreationDateTime <OrgnlCreDtTm>***Presence:* [0..1]*Definition:* Date and time at which the original message was created.*Datatype:* "ISODatetime" on page 524**10.1.13.10.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>***Presence:* [0..1]*Definition:* Number of individual transactions contained in the original message.*Datatype:* "Max15NumericText" on page 528**10.1.13.10.5 OriginalControlSum <OrgnlCtrlSum>***Presence:* [0..1]*Definition:* Total of all individual amounts included in the original message, irrespective of currencies.

Datatype: "DecimalNumber" on page 526

10.1.13.11 RemittanceAmount2

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C7	403
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			404
	Type <Tp>	[0..1]			404
{Or	Code <Cd>	[1..1]	CodeSet		404
Or}	Proprietary <Prtry>	[1..1]	Text		404
	Amount <Amt>	[1..1]	Amount	C1, C7	404
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	405
	TaxAmount <TaxAmt>	[0..*]			405
	Type <Tp>	[0..1]			406
{Or	Code <Cd>	[1..1]	CodeSet		406
Or}	Proprietary <Prtry>	[1..1]	Text		406
	Amount <Amt>	[1..1]	Amount	C1, C7	406
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			406
	Amount <Amt>	[1..1]	Amount	C1, C7	407
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		407
	Reason <Rsn>	[0..1]	Text		407
	AdditionalInformation <AddtlInf>	[0..1]	Text		407
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	408

10.1.13.11.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.13.11.2 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..*]

Definition: Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor.

DiscountAppliedAmount <DscntApldAmt> contains the following **DiscountAmountAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			404
{Or	Code <Cd>	[1..1]	CodeSet		404
Or}	Proprietary <Prtry>	[1..1]	Text		404
	Amount <Amt>	[1..1]	Amount	C1, C7	404

10.1.13.11.2.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

Type <Tp> contains one of the following **DiscountAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		404
Or}	Proprietary <Prtry>	[1..1]	Text		404

10.1.13.11.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalDiscountAmountType1Code" on page 514

10.1.13.11.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 530

10.1.13.11.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.13.11.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.13.11.4 TaxAmount <TaxAmt>

Presence: [0..*]

Definition: Quantity of cash resulting from the calculation of the tax.

TaxAmount <TaxAmt> contains the following **TaxAmountAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			406
{Or	Code <Cd>	[1..1]	CodeSet		406
Or}	Proprietary <Prtry>	[1..1]	Text		406
	Amount <Amt>	[1..1]	Amount	C1, C7	406

10.1.13.11.4.1 Type <Tp>*Presence:* [0..1]*Definition:* Specifies the type of the amount.**Type <Tp>** contains one of the following **TaxAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		406
Or}	Proprietary <Prtry>	[1..1]	Text		406

10.1.13.11.4.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, in a coded form.*Datatype:* "ExternalTaxAmountType1Code" on page 518**10.1.13.11.4.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 530**10.1.13.11.4.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money, which has been typed.*Impacted by:* C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 507**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.13.11.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>*Presence:* [0..*]*Definition:* Specifies detailed information on the amount and reason of the document adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	407
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		407
	Reason <Rsn>	[0..1]	Text		407
	AdditionalInformation <AddtlInf>	[0..1]	Text		407

10.1.13.11.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.13.11.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 510

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

10.1.13.11.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 530

10.1.13.11.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 528

10.1.13.11.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.13.12 Authorisation1Choice

Definition: Provides the details on the user identification or any user key that allows to check if the initiating party is allowed to issue the transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		408
Or}	Proprietary <Prtry>	[1..1]	Text		409

10.1.13.12.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 509

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

CodeName	Name	Definition
		only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

10.1.13.12.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max128Text" on page 528

10.1.13.13 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		409
	Envelope <Envlp>	[1..1]	(External Schema)		409

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.

10.1.13.13.1 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 529

10.1.13.13.2 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.

10.1.14 Organisation Identification

10.1.14.1 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	410
	LEI <LEI>	[0..1]	IdentifierSet		410
	Other <Othr>	[0..*]			410
	Identification </d>	[1..1]	Text		411
	SchemeName <SchmeNm>	[0..1]			411
{Or	Code <Cd>	[1..1]	CodeSet		411
Or}	Proprietary <Prtry>	[1..1]	Text		411
	Issuer </ssr>	[0..1]	Text		411

10.1.14.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C4 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 524

Constraints

- AnyBIC

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

10.1.14.1.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 525

10.1.14.1.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		411
	SchemeName <SchmeNm>	[0..1]			411
{Or	Code <Cd>	[1..1]	CodeSet		411
Or}	Proprietary <Prtry>	[1..1]	Text		411
	Issuer <Issr>	[0..1]	Text		411

10.1.14.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 530

10.1.14.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		411
Or}	Proprietary <Prtry>	[1..1]	Text		411

10.1.14.1.3.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 515

10.1.14.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.14.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 530

10.1.15 Party Identification

10.1.15.1 PartyIdentification135

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.15.1.1 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 528

10.1.15.1.2 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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			442
{Or	Code <Cd>	[1..1]	CodeSet		442
Or}	Proprietary <Prtry>	[1..1]	±		443
	Department <Dept>	[0..1]	Text		443
	SubDepartment <SubDept>	[0..1]	Text		443
	StreetName <StrtNm>	[0..1]	Text		443
	BuildingNumber <BldgNb>	[0..1]	Text		443
	BuildingName <BldgNm>	[0..1]	Text		444
	Floor <Flr>	[0..1]	Text		444
	PostBox <PstBx>	[0..1]	Text		444
	Room <Room>	[0..1]	Text		444
	PostCode <PstCd>	[0..1]	Text		444
	TownName <TwnNm>	[0..1]	Text		444
	TownLocationName <TwnLctnNm>	[0..1]	Text		444
	DistrictName <DstrctNm>	[0..1]	Text		444
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		445
	Country <Ctry>	[0..1]	CodeSet	C6	445
	AddressLine <AdrLine>	[0..7]	Text		445

10.1.15.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following elements (see "Party38Choice" on page 427 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		427
Or}	PrivateIdentification <PrvtId>	[1..1]	±		427

10.1.15.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 510

Constraints

- **Country**

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

10.1.15.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see "Contact4" on page 438 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		439
	Name <Nm>	[0..1]	Text		439
	PhoneNumber <PhneNb>	[0..1]	Text		439
	MobileNumber <MobNb>	[0..1]	Text		440
	FaxNumber <FaxNb>	[0..1]	Text		440
	EmailAddress <EmailAdr>	[0..1]	Text		440
	EmailPurpose <EmailPurp>	[0..1]	Text		440
	JobTitle <JobTitl>	[0..1]	Text		440
	Responsibility <Rspnsblty>	[0..1]	Text		440
	Department <Dept>	[0..1]	Text		440
	Other <Othr>	[0..*]			440
	ChannelType <ChanlTp>	[1..1]	Text		441
	Identification <Id>	[0..1]	Text		441
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		441

10.1.15.2 TransactionParties10

Definition: Provides further details on the parties specific to the individual transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		416
	Debtor <Dbtr>	[1..1]	±		416
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	417
	InitiatingParty <InitgPty>	[0..1]	±		417
	DebtorAgent <DbtrAgt>	[0..1]	±		418
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	418
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		419
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C10, C9	419
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		420
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C10, C9	420
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		420
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C10, C9	421
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		421
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C10, C9	422
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		422
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C10, C9	423
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		423
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C10, C9	424
	CreditorAgent <CdtrAgt>	[0..1]	±		424
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	425
	Creditor <Cdtr>	[1..1]	±		425
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	426
	UltimateCreditor <UltmtCdtr>	[0..1]	±		426

Constraints

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent1 is absent

Following Must be True

/IntermediaryAgent1Account Must be absent

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

On Condition

/IntermediaryAgent2 is absent

Following Must be True
 /IntermediaryAgent2Account Must be absent

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition
 /PreviousInstructingAgent1 is absent
 Following Must be True
 /PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

On Condition
 /PreviousInstructingAgent2 is absent
 Following Must be True
 /PreviousInstructingAgent2Account Must be absent

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

On Condition
 /PreviousInstructingAgent3 is absent
 Following Must be True
 /PreviousInstructingAgent3Account Must be absent

10.1.15.2.1 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "[Party40Choice](#)" on [page 428](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.15.2.2 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains one of the following elements (see "Party40Choice" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.15.2.3 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.15.2.4 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains one of the following elements (see ["Party40Choice"](#) on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.15.2.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.15.2.6 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see ["CashAccount40"](#) on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.15.2.7 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.15.2.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.15.2.9 PreviousInstructingAgent2 <PrvsInstgAgt2>*Presence:* [0..1]*Definition:* Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.15.2.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>*Presence:* [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.15.2.11 PreviousInstructingAgent3 <PrvsInstgAgt3>*Presence:* [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.15.2.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.15.2.13 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.15.2.14 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.15.2.15 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.15.2.16 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.15.2.17 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.15.2.18 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.15.2.19 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.15.2.20 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
 Or /Proxy Must be present

10.1.15.2.21 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains one of the following elements (see "Party40Choice" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.15.2.22 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		296
	Type <Tp>	[0..1]	±		296
	Currency <Ccy>	[0..1]	CodeSet	C1	296
	Name <Nm>	[0..1]	Text		297
	Proxy <Prxy>	[0..1]	±		297

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
Or    /Proxy Must be present
```

10.1.15.2.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "Party40Choice" on page 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.15.3 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		427
Or}	PrivateIdentification <PrvtId>	[1..1]	±		427

10.1.15.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 410 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	410
	LEI <LEI>	[0..1]	IdentifierSet		410
	Other <Othr>	[0..*]			410
	Identification <Id>	[1..1]	Text		411
	SchemeName <SchmeNm>	[0..1]			411
{Or	Code <Cd>	[1..1]	CodeSet		411
Or}	Proprietary <Prtry>	[1..1]	Text		411
	Issuer <Issr>	[0..1]	Text		411

10.1.15.3.2 PrivateIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, for example a passport.

PrivateIdentification <PrvtId> contains the following elements (see "PersonIdentification13" on page 436 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			436
	BirthDate <BirthDt>	[1..1]	Date		437
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		437
	CityOfBirth <CityOfBirth>	[1..1]	Text		437
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C6	437
	Other <Othr>	[0..*]			437
	Identification <Id>	[1..1]	Text		438
	SchemeName <SchmeNm>	[0..1]			438
{Or	Code <Cd>	[1..1]	CodeSet		438
Or}	Proprietary <Prtry>	[1..1]	Text		438
	Issuer </Issr>	[0..1]	Text		438

10.1.15.4 Party40Choice

Definition: Identification of a person, an organisation or a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		428
Or}	Agent <Agt>	[1..1]	±		428

10.1.15.4.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.15.4.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 313 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		313
	BranchIdentification <BrnchId>	[0..1]	±		314

10.1.16 Payment

10.1.16.1 SettlementTimeRequest2

Definition: Provides information on the requested settlement time(s) of the payment instruction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		429
	TillTime <TillTm>	[0..1]	Time		429
	FromTime <FrTm>	[0..1]	Time		429
	RejectTime <RjctTm>	[0..1]	Time		429

10.1.16.1.1 CLSTime <CLSTm>

Presence: [0..1]

Definition: Time by which the amount of money must be credited, with confirmation, to the CLS Bank's account at the central bank.

Usage: Time must be expressed in Central European Time (CET).

Datatype: "[ISOTime](#)" on page 530

10.1.16.1.2 TillTime <TillTm>

Presence: [0..1]

Definition: Time until when the payment may be settled.

Datatype: "[ISOTime](#)" on page 530

10.1.16.1.3 FromTime <FrTm>

Presence: [0..1]

Definition: Time as from when the payment may be settled.

Datatype: "[ISOTime](#)" on page 530

10.1.16.1.4 RejectTime <RjctTm>

Presence: [0..1]

Definition: Time by when the payment must be settled to avoid rejection.

Datatype: "[ISOTime](#)" on page 530

10.1.16.2 InstructionForCreditorAgent3

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		430
	InstructionInformation <InstrInf>	[0..1]	Text		430

10.1.16.2.1 Code <Cd>

Presence: [0..1]

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

Datatype: "ExternalCreditorAgentInstruction1Code" on page 514

10.1.16.2.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 528

10.1.17 Payment Type

10.1.17.1 PaymentTypeInfoInformation27

Definition: Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		431
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		431
	ServiceLevel <SvcLvl>	[0..*]			432
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432
	LocalInstrument <LclInstrm>	[0..1]			432
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432
	SequenceType <SeqTp>	[0..1]	CodeSet		433
	CategoryPurpose <CtgyPurp>	[0..1]			433
{Or	Code <Cd>	[1..1]	CodeSet		433
Or}	Proprietary <Prtry>	[1..1]	Text		433

10.1.17.1.1 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: "Priority2Code" on page 520

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

10.1.17.1.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 510

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

10.1.17.1.3 ServiceLevel <SvcLvl>*Presence:* [0..*]*Definition:* Agreement under which or rules under which the transaction should be processed.**ServiceLevel <SvcLvl>** contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432

10.1.17.1.3.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.*Datatype:* "ExternalServiceLevel1Code" on page 517**10.1.17.1.3.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies a pre-agreed service or level of service between the parties, as a proprietary code.*Datatype:* "Max35Text" on page 530**10.1.17.1.4 LocalInstrument <LclInstrm>***Presence:* [0..1]*Definition:* User community specific instrument.*Usage:* This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.**LocalInstrument <LclInstrm>** contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		432
Or}	Proprietary <Prtry>	[1..1]	Text		432

10.1.17.1.4.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the local instrument, as published in an external local instrument code list.*Datatype:* "ExternalLocalInstrument1Code" on page 515**10.1.17.1.4.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the local instrument, as a proprietary code.*Datatype:* "Max35Text" on page 530

10.1.17.1.5 SequenceType <SeqTp>*Presence:* [0..1]*Definition:* Identifies the direct debit sequence, such as first, recurrent, final or one-off.*Datatype:* "SequenceType3Code" on page 521

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

10.1.17.1.6 CategoryPurpose <CtgyPurp>*Presence:* [0..1]*Definition:* Specifies the high level purpose of the instruction based on a set of pre-defined categories.

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		433
Or}	Proprietary <Prtry>	[1..1]	Text		433

10.1.17.1.6.1 Code <Cd>*Presence:* [1..1]*Definition:* Category purpose, as published in an external category purpose code list.*Datatype:* "ExternalCategoryPurpose1Code" on page 513**10.1.17.1.6.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Category purpose, in a proprietary form.*Datatype:* "Max35Text" on page 530**10.1.17.2 PaymentTypeInformation28***Definition:* Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		434
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		434
	ServiceLevel <SvcLvl>	[0..*]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	LocalInstrument <LclInstrm>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	CategoryPurpose <CtgyPurp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		436
Or}	Proprietary <Prtry>	[1..1]	Text		436

10.1.17.2.1 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: "Priority2Code" on page 520

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

10.1.17.2.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 510

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

10.1.17.2.3 ServiceLevel <SvcLvl>

Presence: [0..*]

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

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435

10.1.17.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalServiceLevel1Code" on page 517

10.1.17.2.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.17.2.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435

10.1.17.2.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 515

10.1.17.2.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.17.2.5 CategoryPurpose <CtgyPurp>

Presence: [0..1]

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

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		436
Or}	Proprietary <Prtry>	[1..1]	Text		436

10.1.17.2.5.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 513

10.1.17.2.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 530

10.1.18 Person Identification

10.1.18.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			436
	BirthDate <BirthDt>	[1..1]	Date		437
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		437
	CityOfBirth <CityOfBirth>	[1..1]	Text		437
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C6	437
	Other <Othr>	[0..*]			437
	Identification <Id>	[1..1]	Text		438
	SchemeName <SchmeNm>	[0..1]			438
{Or	Code <Cd>	[1..1]	CodeSet		438
Or}	Proprietary <Prtry>	[1..1]	Text		438
	Issuer <Issr>	[0..1]	Text		438

10.1.18.1.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		437
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		437
	CityOfBirth <CityOfBirth>	[1..1]	Text		437
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C6	437

10.1.18.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 523

10.1.18.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 530

10.1.18.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 530

10.1.18.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 510

Constraints

- **Country**

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

10.1.18.1.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		438
	SchemeName <SchmeNm>	[0..1]			438
{Or	Code <Cd>	[1..1]	CodeSet		438
Or}	Proprietary <Prtry>	[1..1]	Text		438
	Issuer <Issr>	[0..1]	Text		438

10.1.18.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 530

10.1.18.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		438
Or}	Proprietary <Prtry>	[1..1]	Text		438

10.1.18.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 516

10.1.18.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.18.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 530

10.1.18.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		439
	Name <Nm>	[0..1]	Text		439
	PhoneNumber <PhneNb>	[0..1]	Text		439
	MobileNumber <MobNb>	[0..1]	Text		440
	FaxNumber <FaxNb>	[0..1]	Text		440
	EmailAddress <EmailAdr>	[0..1]	Text		440
	EmailPurpose <EmailPurp>	[0..1]	Text		440
	JobTitle <JobTitl>	[0..1]	Text		440
	Responsibility <Rspnsblty>	[0..1]	Text		440
	Department <Dept>	[0..1]	Text		440
	Other <Othr>	[0..*]			440
	ChannelType <ChanlTp>	[1..1]	Text		441
	Identification <Id>	[0..1]	Text		441
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		441

10.1.18.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix2Code" on page 519

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

10.1.18.2.2 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 528

10.1.18.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 530

10.1.18.2.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 530

10.1.18.2.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 530

10.1.18.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 529

10.1.18.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: "Max35Text" on page 530

10.1.18.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 530

10.1.18.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 530

10.1.18.2.10 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 530

10.1.18.2.11 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

Other <Othr> contains the following **OtherContact1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChannelType <ChanITp>	[1..1]	Text		441
	Identification <Id>	[0..1]	Text		441

10.1.18.2.11.1 ChannelType <ChanITp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on page 530

10.1.18.2.11.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: "Max128Text" on page 528

10.1.18.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 520

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.

10.1.19 Postal Address

10.1.19.1 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]			442
{Or	Code <Cd>	[1..1]	CodeSet		442
Or}	Proprietary <Prtry>	[1..1]	±		443
	Department <Dept>	[0..1]	Text		443
	SubDepartment <SubDept>	[0..1]	Text		443
	StreetName <StrtNm>	[0..1]	Text		443
	BuildingNumber <BldgNb>	[0..1]	Text		443
	BuildingName <BldgNm>	[0..1]	Text		444
	Floor <Flr>	[0..1]	Text		444
	PostBox <PstBx>	[0..1]	Text		444
	Room <Room>	[0..1]	Text		444
	PostCode <PstCd>	[0..1]	Text		444
	TownName <TwnNm>	[0..1]	Text		444
	TownLocationName <TwnLctnNm>	[0..1]	Text		444
	DistrictName <DstrctNm>	[0..1]	Text		444
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		445
	Country <Ctry>	[0..1]	CodeSet	C6	445
	AddressLine <AdrLine>	[0..7]	Text		445

10.1.19.1.1 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		442
Or}	Proprietary <Prtry>	[1..1]	±		443

10.1.19.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 509

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.

CodeName	Name	Definition
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.

10.1.19.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification30](#)" on page 320 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		320
	Issuer <Issr>	[1..1]	Text		320
	SchemeName <SchmeNm>	[0..1]	Text		320

10.1.19.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: "[Max70Text](#)" on page 530

10.1.19.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "[Max70Text](#)" on page 530

10.1.19.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "[Max70Text](#)" on page 530

10.1.19.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "[Max16Text](#)" on page 529

10.1.19.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 530

10.1.19.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 530

10.1.19.1.8 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 529

10.1.19.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 530

10.1.19.1.10 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 529

10.1.19.1.11 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

10.1.19.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 530

10.1.19.1.13 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

10.1.19.1.14 CountrySubDivision <CtrySubDvsn>*Presence:* [0..1]*Definition:* Identifies a subdivision of a country such as state, region, county.*Datatype:* "Max35Text" on page 530**10.1.19.1.15 Country <Ctry>***Presence:* [0..1]*Definition:* Nation with its own government.*Impacted by:* C6 "Country"*Datatype:* "CountryCode" on page 510**Constraints**

- **Country**

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

10.1.19.1.16 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 530**10.1.20 Regulatory Reporting****10.1.20.1 RegulatoryReporting3***Definition:* Information needed due to regulatory and/or statutory requirements.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		446
	Authority <Authrty>	[0..1]			446
	Name <Nm>	[0..1]	Text		446
	Country <Ctry>	[0..1]	CodeSet	C6	446
	Details <Dtls>	[0..*]			446
	Type <Tp>	[0..1]	Text		447
	Date <Dt>	[0..1]	Date		447
	Country <Ctry>	[0..1]	CodeSet	C6	447
	Code <Cd>	[0..1]	Text		447
	Amount <Amt>	[0..1]	Amount	C1, C7	447
	Information <Inf>	[0..*]	Text		448

10.1.20.1.1 DebitCreditReportingIndicator <DbtCdtRptgInd>*Presence:* [0..1]*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.*Datatype:* "RegulatoryReportingType1Code" on page 521

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

10.1.20.1.2 Authority <Authrty>*Presence:* [0..1]*Definition:* Entity requiring the regulatory reporting information.**Authority <Authrty>** contains the following **RegulatoryAuthority2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		446
	Country <Ctry>	[0..1]	CodeSet	C6	446

10.1.20.1.2.1 Name <Nm>*Presence:* [0..1]*Definition:* Name of the entity requiring the regulatory reporting information.*Datatype:* "Max140Text" on page 528**10.1.20.1.2.2 Country <Ctry>***Presence:* [0..1]*Definition:* Country of the entity that requires the regulatory reporting information.*Impacted by:* C6 "Country"*Datatype:* "CountryCode" on page 510**Constraints**

- Country**

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

10.1.20.1.3 Details <Dtls>*Presence:* [0..*]*Definition:* Set of elements used to provide details on the regulatory reporting information.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		447
	Date <Dt>	[0..1]	Date		447
	Country <Ctry>	[0..1]	CodeSet	C6	447
	Code <Cd>	[0..1]	Text		447
	Amount <Amt>	[0..1]	Amount	C1, C7	447
	Information <Inf>	[0..*]	Text		448

10.1.20.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 530

10.1.20.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 523

10.1.20.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 510

Constraints

- **Country**

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

10.1.20.1.3.4 Code <Cd>

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Datatype: "Max10Text" on page 528

10.1.20.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.20.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 530

10.1.21 Remittance

10.1.21.1 RemittanceLocation7

Definition: Provides information on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		448
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		448

10.1.21.1.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 530

10.1.21.1.2 RemittanceLocationDetails <RmtLctnDtls>

Presence: [0..*]

Definition: Set of elements used to provide information on the location and/or delivery of the remittance information.

RemittanceLocationDetails <RmtLctnDtls> contains the following elements (see "RemittanceLocationData1" on page 487 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		488
	ElectronicAddress <ElctnrcAdr>	[0..1]	Text		488
	PostalAddress <PstlAdr>	[0..1]			488
	Name <Nm>	[1..1]	Text		488
	Address <Adr>	[1..1]	±		489

10.1.21.2 StructuredRemittanceInformation17

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			452
	Type <Tp>	[0..1]			454
	CodeOrProprietary <CdOrPrtry>	[1..1]			454
{Or	Code <Cd>	[1..1]	CodeSet		454
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	Number <Nb>	[0..1]	Text		455
	RelatedDate <RltdDt>	[0..1]	Date		456
	LineDetails <LineDtls>	[0..*]			456
	Identification <Id>	[1..*]			457
	Type <Tp>	[0..1]			458
	CodeOrProprietary <CdOrPrtry>	[1..1]			458
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458
	Issuer </ssr>	[0..1]	Text		459
	Number <Nb>	[0..1]	Text		459
	RelatedDate <RltdDt>	[0..1]	Date		459
	Description <Desc>	[0..1]	Text		459
	Amount <Amt>	[0..1]			459
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C7	460
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			461
	Type <Tp>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		461
Or}	Proprietary <Prtry>	[1..1]	Text		461
	Amount <Amt>	[1..1]	Amount	C1, C7	461
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	462
	TaxAmount <TaxAmt>	[0..*]			462
	Type <Tp>	[0..1]			462
{Or	Code <Cd>	[1..1]	CodeSet		463
Or}	Proprietary <Prtry>	[1..1]	Text		463
	Amount <Amt>	[1..1]	Amount	C1, C7	463

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			463
	Amount <Amt>	[1..1]	Amount	C1, C7	464
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		464
	Reason <Rsn>	[0..1]	Text		464
	AdditionalInformation <AddtlInf>	[0..1]	Text		464
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	465
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		465
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		466
	Invoicer <Invcr>	[0..1]	±		467
	Invoicee <Invcee>	[0..1]	±		467
	TaxRemittance <TaxRmt>	[0..1]			468
	Creditor <Cdtr>	[0..1]	±		470
	Debtor <Dbtr>	[0..1]	±		470
	UltimateDebtor <UltmtDbtr>	[0..1]	±		470
	AdministrationZone <AdmstrnZone>	[0..1]	Text		471
	ReferenceNumber <RefNb>	[0..1]	Text		471
	Method <Mtd>	[0..1]	Text		471
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C7	471
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C7	472
	Date <Dt>	[0..1]	Date		472
	SequenceNumber <SeqNb>	[0..1]	Quantity		472
	Record <Rcrd>	[0..*]			472
	Type <Tp>	[0..1]	Text		473
	Category <Ctgy>	[0..1]	Text		473
	CategoryDetails <CtgyDtls>	[0..1]	Text		473
	DebtorStatus <DbtrSts>	[0..1]	Text		474
	CertificateIdentification <CertId>	[0..1]	Text		474
	FormsCode <FrmsCd>	[0..1]	Text		474
	Period <Prd>	[0..1]			474
	Year <Yr>	[0..1]	Year		474
	Type <Tp>	[0..1]	CodeSet		474

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromToDate <FrToDt>	[0..1]	±		475
	TaxAmount <TaxAmt>	[0..1]			476
	Rate <Rate>	[0..1]	Rate		476
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	476
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	476
	Details <Dtls>	[0..*]			477
	Period <Prd>	[0..1]			477
	Year <Yr>	[0..1]	Year		477
	Type <Tp>	[0..1]	CodeSet		478
	FromToDate <FrToDt>	[0..1]	±		478
	Amount <Amt>	[1..1]	Amount	C1, C7	479
	AdditionalInformation <AddtlInf>	[0..1]	Text		479
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		479
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		480

10.1.21.2.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

ReferredDocumentInformation <RfrdDocInf> contains the following
ReferredDocumentInformation7 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			454
	CodeOrProprietary <CdOrPrtry>	[1..1]			454
{Or	Code <Cd>	[1..1]	CodeSet		454
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	Number <Nb>	[0..1]	Text		455
	RelatedDate <RltdDt>	[0..1]	Date		456
	LineDetails <LineDtls>	[0..*]			456
	Identification <Id>	[1..*]			457
	Type <Tp>	[0..1]			458
	CodeOrProprietary <CdOrPrtry>	[1..1]			458
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458
	Issuer <Issr>	[0..1]	Text		459
	Number <Nb>	[0..1]	Text		459
	RelatedDate <RltdDt>	[0..1]	Date		459
	Description <Desc>	[0..1]	Text		459
	Amount <Amt>	[0..1]			459
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C7	460
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			461
	Type <Tp>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		461
Or}	Proprietary <Prtry>	[1..1]	Text		461
	Amount <Amt>	[1..1]	Amount	C1, C7	461
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	462
	TaxAmount <TaxAmt>	[0..*]			462
	Type <Tp>	[0..1]			462
{Or	Code <Cd>	[1..1]	CodeSet		463
Or}	Proprietary <Prtry>	[1..1]	Text		463
	Amount <Amt>	[1..1]	Amount	C1, C7	463

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			463
	Amount <Amt>	[1..1]	Amount	C1, C7	464
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		464
	Reason <Rsn>	[0..1]	Text		464
	AdditionalInformation <AddtlInf>	[0..1]	Text		464
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	465

10.1.21.2.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type <Tp> contains the following **ReferredDocumentType4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			454
{Or	Code <Cd>	[1..1]	CodeSet		454
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455

10.1.21.2.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

CodeOrProprietary <CdOrPrtry> contains one of the following **ReferredDocumentType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		454
Or}	Proprietary <Prtry>	[1..1]	Text		455

10.1.21.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 511

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.

CodeName	Name	Definition
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
PUOR	PurchaseOrder	Document is a purchase order.

10.1.21.2.1.1.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Proprietary identification of the type of the remittance document.*Datatype:* "Max35Text" on page 530**10.1.21.2.1.1.2 Issuer <Issr>***Presence:* [0..1]*Definition:* Identification of the issuer of the reference document type.*Datatype:* "Max35Text" on page 530**10.1.21.2.1.2 Number <Nb>***Presence:* [0..1]*Definition:* Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 530

10.1.21.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 523

10.1.21.2.1.4 LineDetails <LineDtls>

Presence: [0..*]

Definition: Set of elements used to provide the content of the referred document line.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]			457
	Type <Tp>	[0..1]			458
	CodeOrProprietary <CdOrPrtry>	[1..1]			458
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458
	Issuer </ssr>	[0..1]	Text		459
	Number <Nb>	[0..1]	Text		459
	RelatedDate <RltdDt>	[0..1]	Date		459
	Description <Desc>	[0..1]	Text		459
	Amount <Amt>	[0..1]			459
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C7	460
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			461
	Type <Tp>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		461
Or}	Proprietary <Prtry>	[1..1]	Text		461
	Amount <Amt>	[1..1]	Amount	C1, C7	461
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	462
	TaxAmount <TaxAmt>	[0..*]			462
	Type <Tp>	[0..1]			462
{Or	Code <Cd>	[1..1]	CodeSet		463
Or}	Proprietary <Prtry>	[1..1]	Text		463
	Amount <Amt>	[1..1]	Amount	C1, C7	463
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			463
	Amount <Amt>	[1..1]	Amount	C1, C7	464
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		464
	Reason <Rsn>	[0..1]	Text		464
	AdditionalInformation <AddtlInf>	[0..1]	Text		464
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	465

10.1.21.2.1.4.1 Identification <Id>

Presence: [1..*]

Definition: Provides identification of the document line.

Identification <Id> contains the following **DocumentLineIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			458
	CodeOrProprietary <CdOrPrtry>	[1..1]			458
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458
	Issuer <Issr>	[0..1]	Text		459
	Number <Nb>	[0..1]	Text		459
	RelatedDate <RltdDt>	[0..1]	Date		459

10.1.21.2.1.4.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

Type <Tp> contains the following **DocumentLineType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			458
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458
	Issuer <Issr>	[0..1]	Text		459

10.1.21.2.1.4.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document line identification.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentLineType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458

10.1.21.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 514

10.1.21.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 530

10.1.21.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 530

10.1.21.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 530

10.1.21.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 523

10.1.21.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 529

10.1.21.2.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Amount <Amt> contains the following **RemittanceAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C7	460
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			461
	Type <Tp>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		461
Or}	Proprietary <Prtry>	[1..1]	Text		461
	Amount <Amt>	[1..1]	Amount	C1, C7	461
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	462
	TaxAmount <TaxAmt>	[0..*]			462
	Type <Tp>	[0..1]			462
{Or	Code <Cd>	[1..1]	CodeSet		463
Or}	Proprietary <Prtry>	[1..1]	Text		463
	Amount <Amt>	[1..1]	Amount	C1, C7	463
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			463
	Amount <Amt>	[1..1]	Amount	C1, C7	464
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		464
	Reason <Rsn>	[0..1]	Text		464
	AdditionalInformation <AddtlInf>	[0..1]	Text		464
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	465

10.1.21.2.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.21.2.1.4.3.2 DiscountAppliedAmount <DscntApldAmt>*Presence:* [0..*]*Definition:* Amount of discount to be applied to the amount due and payable to the creditor.**DiscountAppliedAmount <DscntApldAmt>** contains the following **DiscountAmountAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		461
Or}	Proprietary <Prtry>	[1..1]	Text		461
	Amount <Amt>	[1..1]	Amount	C1, C7	461

10.1.21.2.1.4.3.2.1 Type <Tp>*Presence:* [0..1]*Definition:* Specifies the type of the amount.**Type <Tp>** contains one of the following **DiscountAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		461
Or}	Proprietary <Prtry>	[1..1]	Text		461

10.1.21.2.1.4.3.2.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, in a coded form.*Datatype:* "ExternalDiscountAmountType1Code" on page 514**10.1.21.2.1.4.3.2.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 530**10.1.21.2.1.4.3.2.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money, which has been typed.*Impacted by:* C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.21.2.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.21.2.1.4.3.4 TaxAmount <TaxAmt>

Presence: [0..*]

Definition: Amount of the tax.

TaxAmount <TaxAmt> contains the following **TaxAmountAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			462
{Or	Code <Cd>	[1..1]	CodeSet		463
Or}	Proprietary <Prtry>	[1..1]	Text		463
	Amount <Amt>	[1..1]	Amount	C1, C7	463

10.1.21.2.1.4.3.4.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		463
Or}	Proprietary <Prtry>	[1..1]	Text		463

10.1.21.2.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalTaxAmountType1Code" on page 518

10.1.21.2.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 530

10.1.21.2.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.21.2.1.4.3.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	464
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		464
	Reason <Rsn>	[0..1]	Text		464
	AdditionalInformation <AddtlInf>	[0..1]	Text		464

10.1.21.2.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.21.2.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 510

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

10.1.21.2.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 530

10.1.21.2.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 528

10.1.21.2.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.21.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

ReferredDocumentAmount <RfrdDocAmt> contains the following elements (see "RemittanceAmount2" on page 403 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C7	403
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			404
	Type <Tp>	[0..1]			404
{Or	Code <Cd>	[1..1]	CodeSet		404
Or}	Proprietary <Prtry>	[1..1]	Text		404
	Amount <Amt>	[1..1]	Amount	C1, C7	404
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	405
	TaxAmount <TaxAmt>	[0..*]			405
	Type <Tp>	[0..1]			406
{Or	Code <Cd>	[1..1]	CodeSet		406
Or}	Proprietary <Prtry>	[1..1]	Text		406
	Amount <Amt>	[1..1]	Amount	C1, C7	406
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			406
	Amount <Amt>	[1..1]	Amount	C1, C7	407
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		407
	Reason <Rsn>	[0..1]	Text		407
	AdditionalInformation <AddtlInf>	[0..1]	Text		407
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	408

10.1.21.2.3 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

CreditorReferenceInformation <CdtrRefInf> contains the following elements (see "CreditorReferenceInformation2" on page 307 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			307
	CodeOrProprietary <CdOrPrtry>	[1..1]			308
{Or	Code <Cd>	[1..1]	CodeSet		308
Or}	Proprietary <Prtry>	[1..1]	Text		308
	Issuer <Issr>	[0..1]	Text		309
	Reference <Ref>	[0..1]	Text		309

10.1.21.2.4 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicer <Invcr> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.21.2.5 Invoicee <Invcee>

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

Invoicee <Invcee> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.21.2.6 TaxRemittance <TaxRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment made for tax-related purposes.

TaxRemittance <TaxRmt> contains the following **TaxData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		470
	Debtor <Dbtr>	[0..1]	±		470
	UltimateDebtor <UltmtDbtr>	[0..1]	±		470
	AdministrationZone <AdmstnZone>	[0..1]	Text		471
	ReferenceNumber <RefNb>	[0..1]	Text		471
	Method <Mtd>	[0..1]	Text		471
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C7	471
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C7	472
	Date <Dt>	[0..1]	Date		472
	SequenceNumber <SeqNb>	[0..1]	Quantity		472
	Record <Rcrd>	[0..*]			472
	Type <Tp>	[0..1]	Text		473
	Category <Ctgy>	[0..1]	Text		473
	CategoryDetails <CtgyDtls>	[0..1]	Text		473
	DebtorStatus <DbtrSts>	[0..1]	Text		474
	CertificateIdentification <CertId>	[0..1]	Text		474
	FormsCode <FrmsCd>	[0..1]	Text		474
	Period <Prd>	[0..1]			474
	Year <Yr>	[0..1]	Year		474
	Type <Tp>	[0..1]	CodeSet		474
	FromDate <FrToDt>	[0..1]	±		475
	TaxAmount <TaxAmt>	[0..1]			476
	Rate <Rate>	[0..1]	Rate		476
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	476
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	476
	Details <Dtls>	[0..*]			477
	Period <Prd>	[0..1]			477
	Year <Yr>	[0..1]	Year		477
	Type <Tp>	[0..1]	CodeSet		478
	FromDate <FrToDt>	[0..1]	±		478
	Amount <Amt>	[1..1]	Amount	C1, C7	479

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		479

10.1.21.2.6.1 Creditor <Cdtr>*Presence:* [0..1]*Definition:* Party on the credit side of the transaction to which the tax applies.**Creditor <Cdtr>** contains the following elements (see "TaxParty1" on page 506 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		506
	RegistrationIdentification <RegnId>	[0..1]	Text		506
	TaxType <TaxTp>	[0..1]	Text		506

10.1.21.2.6.2 Debtor <Dbtr>*Presence:* [0..1]*Definition:* Party on the debit side of the transaction to which the tax applies.**Debtor <Dbtr>** contains the following elements (see "TaxParty2" on page 505 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		505
	RegistrationIdentification <RegnId>	[0..1]	Text		505
	TaxType <TaxTp>	[0..1]	Text		505
	Authorisation <Authstr>	[0..1]			505
	Title <Titl>	[0..1]	Text		505
	Name <Nm>	[0..1]	Text		506

10.1.21.2.6.3 UltimateDebtor <UltmtDbtr>*Presence:* [0..1]*Definition:* Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see ["TaxParty2"](#) on page 505 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		505
	RegistrationIdentification <RegnId>	[0..1]	Text		505
	TaxType <TaxTp>	[0..1]	Text		505
	Authorisation <Authstn>	[0..1]			505
	Title <Titl>	[0..1]	Text		505
	Name <Nm>	[0..1]	Text		506

10.1.21.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text"](#) on page 530

10.1.21.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text"](#) on page 528

10.1.21.2.6.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: ["Max35Text"](#) on page 530

10.1.21.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: [C1 "ActiveOrHistoricCurrency"](#), [C7 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.21.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.21.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 523

10.1.21.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 526

10.1.21.2.6.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		473
	Category <Ctgy>	[0..1]	Text		473
	CategoryDetails <CtgyDtls>	[0..1]	Text		473
	DebtorStatus <DbtrSts>	[0..1]	Text		474
	CertificateIdentification <CertId>	[0..1]	Text		474
	FormsCode <FrmsCd>	[0..1]	Text		474
	Period <Prd>	[0..1]			474
	Year <Yr>	[0..1]	Year		474
	Type <Tp>	[0..1]	CodeSet		474
	FromDate <FrToDt>	[0..1]	±		475
	TaxAmount <TaxAmt>	[0..1]			476
	Rate <Rate>	[0..1]	Rate		476
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	476
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	476
	Details <Dtls>	[0..*]			477
	Period <Prd>	[0..1]			477
	Year <Yr>	[0..1]	Year		477
	Type <Tp>	[0..1]	CodeSet		478
	FromDate <FrToDt>	[0..1]	±		478
	Amount <Amt>	[1..1]	Amount	C1, C7	479
	AdditionalInformation <AddtlInf>	[0..1]	Text		479

10.1.21.2.6.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 530

10.1.21.2.6.11.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: "Max35Text" on page 530

10.1.21.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 530

10.1.21.2.6.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 530

10.1.21.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 530

10.1.21.2.6.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 530

10.1.21.2.6.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		474
	Type <Tp>	[0..1]	CodeSet		474
	FromDate <FrToDt>	[0..1]	±		475

10.1.21.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 531

10.1.21.2.6.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 522

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

10.1.21.2.6.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "[DatePeriod2](#)" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		304
	ToDate <ToDt>	[1..1]	Date		304

10.1.21.2.6.11.8 TaxAmount <TaxAmt>*Presence:* [0..1]*Definition:* Set of elements used to provide information on the amount of the tax record.**TaxAmount <TaxAmt>** contains the following **TaxAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		476
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	476
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	476
	Details <Dtls>	[0..*]			477
	Period <Prd>	[0..1]			477
	Year <Yr>	[0..1]	Year		477
	Type <Tp>	[0..1]	CodeSet		478
	FromDate <FrToDt>	[0..1]	±		478
	Amount <Amt>	[1..1]	Amount	C1, C7	479

10.1.21.2.6.11.8.1 Rate <Rate>*Presence:* [0..1]*Definition:* Rate used to calculate the tax.*Datatype:* "PercentageRate" on page 527**10.1.21.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>***Presence:* [0..1]*Definition:* Amount of money on which the tax is based.*Impacted by:* C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 507**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.21.2.6.11.8.3 TotalAmount <TtlAmt>*Presence:* [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.21.2.6.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			477
	Year <Yr>	[0..1]	Year		477
	Type <Tp>	[0..1]	CodeSet		478
	FromDate <FrToDt>	[0..1]	±		478
	Amount <Amt>	[1..1]	Amount	C1, C7	479

10.1.21.2.6.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		477
	Type <Tp>	[0..1]	CodeSet		478
	FromDate <FrToDt>	[0..1]	±		478

10.1.21.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 531

10.1.21.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 522

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

10.1.21.2.6.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see ["DatePeriod2"](#) on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		304
	ToDate <ToDt>	[1..1]	Date		304

10.1.21.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C1 ["ActiveOrHistoricCurrency"](#), C7 ["CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 507

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.21.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: ["Max140Text"](#) on page 528

10.1.21.2.7 GarnishmentRemittance <GrnshmtRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment for garnishment-related purposes.

GarnishmentRemittance <GrnshmtRmt> contains the following elements (see "[Garnishment3](#)" on page 484 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			485
	CodeOrProprietary <CdOrPrtry>	[1..1]			485
{Or	Code <Cd>	[1..1]	CodeSet		485
Or}	Proprietary <Prtry>	[1..1]	Text		485
	Issuer <Issr>	[0..1]	Text		485
	Garnishee <Grnshee>	[0..1]	±		486
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		486
	ReferenceNumber <RefNb>	[0..1]	Text		486
	Date <Dt>	[0..1]	Date		486
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	486
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		487
	EmployeeTerminationIndicator <MplyeeTermtnInd>	[0..1]	Indicator		487

10.1.21.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "[Max140Text](#)" on page 528

10.1.21.3 RemittanceInformation21

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		480
	Structured <Strd>	[0..*]	±		480

10.1.21.3.1 Unstructured <Ustrd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Datatype: "[Max140Text](#)" on page 528

10.1.21.3.2 Structured <Strd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Structured <Strd> contains the following elements (see "[StructuredRemittanceInformation17](#)" on page 449 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			452
	Type <Tp>	[0..1]			454
	CodeOrProprietary <CdOrPrtry>	[1..1]			454
{Or	Code <Cd>	[1..1]	CodeSet		454
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	Number <Nb>	[0..1]	Text		455
	RelatedDate <RltdDt>	[0..1]	Date		456
	LineDetails <LineDtls>	[0..*]			456
	Identification <Id>	[1..*]			457
	Type <Tp>	[0..1]			458
	CodeOrProprietary <CdOrPrtry>	[1..1]			458
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458
	Issuer <Issr>	[0..1]	Text		459
	Number <Nb>	[0..1]	Text		459
	RelatedDate <RltdDt>	[0..1]	Date		459
	Description <Desc>	[0..1]	Text		459
	Amount <Amt>	[0..1]			459
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C7	460
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			461
	Type <Tp>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		461
Or}	Proprietary <Prtry>	[1..1]	Text		461
	Amount <Amt>	[1..1]	Amount	C1, C7	461
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	462
	TaxAmount <TaxAmt>	[0..*]			462
	Type <Tp>	[0..1]			462
{Or	Code <Cd>	[1..1]	CodeSet		463
Or}	Proprietary <Prtry>	[1..1]	Text		463

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	463
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			463
	Amount <Amt>	[1..1]	Amount	C1, C7	464
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		464
	Reason <Rsn>	[0..1]	Text		464
	AdditionalInformation <AddtlInf>	[0..1]	Text		464
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	465
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		465
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		466
	Invoicer <Invcr>	[0..1]	±		467
	Invoicee <Invcee>	[0..1]	±		467
	TaxRemittance <TaxRmt>	[0..1]			468
	Creditor <Cdtr>	[0..1]	±		470
	Debtor <Dbtr>	[0..1]	±		470
	UltimateDebtor <UltmtDbtr>	[0..1]	±		470
	AdministrationZone <AdmstrnZone>	[0..1]	Text		471
	ReferenceNumber <RefNb>	[0..1]	Text		471
	Method <Mtd>	[0..1]	Text		471
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C7	471
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C7	472
	Date <Dt>	[0..1]	Date		472
	SequenceNumber <SeqNb>	[0..1]	Quantity		472
	Record <Rcrd>	[0..*]			472
	Type <Tp>	[0..1]	Text		473
	Category <Ctgy>	[0..1]	Text		473
	CategoryDetails <CtgyDtls>	[0..1]	Text		473
	DebtorStatus <DbtrSts>	[0..1]	Text		474
	CertificateIdentification <CertId>	[0..1]	Text		474
	FormsCode <FrmsCd>	[0..1]	Text		474
	Period <Prd>	[0..1]			474
	Year <Yr>	[0..1]	Year		474

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	CodeSet		474
	FromDate <FrToDt>	[0..1]	±		475
	TaxAmount <TaxAmt>	[0..1]			476
	Rate <Rate>	[0..1]	Rate		476
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	476
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	476
	Details <Dtls>	[0..*]			477
	Period <Prd>	[0..1]			477
	Year <Yr>	[0..1]	Year		477
	Type <Tp>	[0..1]	CodeSet		478
	FromDate <FrToDt>	[0..1]	±		478
	Amount <Amt>	[1..1]	Amount	C1, C7	479
	AdditionalInformation <AddtlInf>	[0..1]	Text		479
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		479
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		480

10.1.21.4 Garnishment3

Definition: Provides remittance information about a payment for garnishment-related purposes.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			485
	CodeOrProprietary <CdOrPrtry>	[1..1]			485
{Or	Code <Cd>	[1..1]	CodeSet		485
Or}	Proprietary <Prtry>	[1..1]	Text		485
	Issuer <Issr>	[0..1]	Text		485
	Garnishee <Grnshee>	[0..1]	±		486
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		486
	ReferenceNumber <RefNb>	[0..1]	Text		486
	Date <Dt>	[0..1]	Date		486
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	486
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrnclnd>	[0..1]	Indicator		487
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		487

10.1.21.4.1 Type <Tp>*Presence:* [1..1]*Definition:* Specifies the type of garnishment.**Type <Tp>** contains the following **GarnishmentType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			485
{Or	Code <Cd>	[1..1]	CodeSet		485
Or}	Proprietary <Prtry>	[1..1]	Text		485
	Issuer <Issr>	[0..1]	Text		485

10.1.21.4.1.1 CodeOrProprietary <CdOrPrtry>*Presence:* [1..1]*Definition:* Provides the type details of the garnishment.**CodeOrProprietary <CdOrPrtry>** contains one of the following **GarnishmentType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		485
Or}	Proprietary <Prtry>	[1..1]	Text		485

10.1.21.4.1.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Garnishment type in a coded form.

Would suggest this to be an External Code List to contain:

GNCS Garnishment from a third party payer for Child Support

GNDP Garnishment from a Direct Payer for Child Support

GTPP Garnishment from a third party payer to taxing agency.

Datatype: "ExternalGarnishmentType1Code" on page 515**10.1.21.4.1.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Proprietary identification of the type of garnishment.*Datatype:* "Max35Text" on page 530**10.1.21.4.1.2 Issuer <Issr>***Presence:* [0..1]*Definition:* Identification of the issuer of the garnishment type.*Datatype:* "Max35Text" on page 530

10.1.21.4.2 Garnishee <Grnshee>*Presence:* [0..1]*Definition:* Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher.**Garnishee <Grnshee>** contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.21.4.3 GarnishmentAdministrator <GrnshmtAdmstr>*Presence:* [0..1]*Definition:* Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.**GarnishmentAdministrator <GrnshmtAdmstr>** contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.21.4.4 ReferenceNumber <RefNb>*Presence:* [0..1]*Definition:* Reference information that is specific to the agency receiving the garnishment.*Datatype:* "[Max140Text](#)" on page 528**10.1.21.4.5 Date <Dt>***Presence:* [0..1]*Definition:* Date of payment which garnishment was taken from.*Datatype:* "[ISODate](#)" on page 523**10.1.21.4.6 RemittedAmount <RmtdAmt>***Presence:* [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.21.4.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

Presence: [0..1]

Definition: Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 526):

- *Meaning When True:* True
- *Meaning When False:* False

10.1.21.4.8 EmployeeTerminationIndicator <MplyeeTermntnInd>

Presence: [0..1]

Definition: Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 526):

- *Meaning When True:* True
- *Meaning When False:* False

10.1.21.5 RemittanceLocationData1

Definition: Provides additional details on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		488
	ElectronicAddress <ElctrcAdr>	[0..1]	Text		488
	PostalAddress <PstlAdr>	[0..1]			488
	Name <Nm>	[1..1]	Text		488
	Address <Adr>	[1..1]	±		489

10.1.21.5.1 Method <Mtd>*Presence:* [1..1]*Definition:* Method used to deliver the remittance advice information.*Datatype:* "RemittanceLocationMethod2Code" on page 521

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

10.1.21.5.2 ElectronicAddress <ElctrncAdr>*Presence:* [0..1]*Definition:* Electronic address to which an agent is to send the remittance information.*Datatype:* "Max2048Text" on page 529**10.1.21.5.3 PostalAddress <PstlAdr>***Presence:* [0..1]*Definition:* Postal address to which an agent is to send the remittance information.**PostalAddress <PstlAdr>** contains the following **NameAndAddress16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		488
	Address <Adr>	[1..1]	±		489

10.1.21.5.3.1 Name <Nm>*Presence:* [1..1]*Definition:* Name by which a party is known and is usually used to identify that party.*Datatype:* "Max140Text" on page 528

10.1.21.5.3.2 Address <Adr>*Presence:* [1..1]*Definition:* Postal address of a party.**Address <Adr>** contains the following elements (see "PostalAddress24" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			442
{Or	Code <Cd>	[1..1]	CodeSet		442
Or}	Proprietary <Prtry>	[1..1]	±		443
	Department <Dept>	[0..1]	Text		443
	SubDepartment <SubDept>	[0..1]	Text		443
	StreetName <StrtNm>	[0..1]	Text		443
	BuildingNumber <BldgNb>	[0..1]	Text		443
	BuildingName <BldgNm>	[0..1]	Text		444
	Floor <Flr>	[0..1]	Text		444
	PostBox <PstBx>	[0..1]	Text		444
	Room <Room>	[0..1]	Text		444
	PostCode <PstCd>	[0..1]	Text		444
	TownName <TwnNm>	[0..1]	Text		444
	TownLocationName <TwnLctnNm>	[0..1]	Text		444
	DistrictName <DstrctNm>	[0..1]	Text		444
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		445
	Country <Ctry>	[0..1]	CodeSet	C6	445
	AddressLine <AdrLine>	[0..7]	Text		445

10.1.22 Status**10.1.22.1 PaymentReturnReason6***Definition:* Provides further details on the reason of the return of the transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		490
	Reason <Rsn>	[0..1]			490
{Or	Code <Cd>	[1..1]	CodeSet		491
Or}	Proprietary <Prtry>	[1..1]	Text		491
	AdditionalInformation <AddtlInf>	[0..*]	Text		491

Constraints

- **ReturnReasonRule**

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

On Condition

/Reason/Code is present

And /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

Following Must be True

/AdditionalInformation[1] Must be present

10.1.22.1.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Originator <Orgtr> contains the following elements (see "[PartyIdentification135](#)" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.22.1.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the return.

Reason <Rsn> contains one of the following **ReturnReason5Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		491
Or}	Proprietary <Prtry>	[1..1]	Text		491

10.1.22.1.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Reason for the return, as published in an external reason code list.*Datatype:* "ExternalReturnReason1Code" on page 517**10.1.22.1.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason for the return, in a proprietary form.*Datatype:* "Max35Text" on page 530**10.1.22.1.3 AdditionalInformation <AddtlInf>***Presence:* [0..*]*Definition:* Further details on the return reason.*Datatype:* "Max105Text" on page 528**10.1.22.2 StatusReasonInformation12***Definition:* Provides information on the status reason of the transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		491
	Reason <Rsn>	[0..1]			492
{Or	Code <Cd>	[1..1]	CodeSet		492
Or}	Proprietary <Prtry>	[1..1]	Text		492
	AdditionalInformation <AddtlInf>	[0..*]	Text		492

Constraints

- StatusReasonRule**

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

On Condition

/Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

And /Reason/Code is present

Following Must be True

/AdditionalInformation[1] Must be present

10.1.22.2.1 Originator <Orgtr>*Presence:* [0..1]*Definition:* Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.22.2.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Reason <Rsn> contains one of the following **StatusReason6Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		492
Or}	Proprietary <Prtry>	[1..1]	Text		492

10.1.22.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the status, as published in an external reason code list.

Datatype: "ExternalStatusReason1Code" on page 518

10.1.22.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 530

10.1.22.2.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 528

10.1.22.3 PaymentReversalReason9

Definition: Provides further details on the reason of the reversal of the transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		493
	Reason <Rsn>	[0..1]			493
{Or	Code <Cd>	[1..1]	CodeSet		493
Or}	Proprietary <Prtry>	[1..1]	Text		493
	AdditionalInformation <AddtlInf>	[0..*]	Text		494

10.1.22.3.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 412 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		412
	PostalAddress <PstlAdr>	[0..1]	±		412
	Identification <Id>	[0..1]	±		413
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	413
	ContactDetails <CtctDtls>	[0..1]	±		414

10.1.22.3.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

Reason <Rsn> contains one of the following **ReversalReason4Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		493
Or}	Proprietary <Prtry>	[1..1]	Text		493

10.1.22.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the reversal, as published in an external reason code list.

Datatype: "ExternalReversalReason1Code" on page 517

10.1.22.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 530

10.1.22.3.3 AdditionalInformation <AddtlInf>*Presence:* [0..*]*Definition:* Further details on the reversal reason.*Datatype:* "Max105Text" on page 528**10.1.23 System Identification****10.1.23.1 ClearingSystemIdentification2Choice***Definition:* Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		494
Or}	Proprietary <Prtry>	[1..1]	Text		494

10.1.23.1.1 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 513**10.1.23.1.2 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 530**10.1.24 Tax****10.1.24.1 TaxInformation10***Definition:* Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		496
	Debtor <Dbtr>	[0..1]	±		496
	AdministrationZone <AdmstnZone>	[0..1]	Text		496
	ReferenceNumber <RefNb>	[0..1]	Text		496
	Method <Mtd>	[0..1]	Text		496
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C7	497
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C7	497
	Date <Dt>	[0..1]	Date		497
	SequenceNumber <SeqNb>	[0..1]	Quantity		497
	Record <Rcrd>	[0..*]			498
	Type <Tp>	[0..1]	Text		498
	Category <Ctgy>	[0..1]	Text		498
	CategoryDetails <CtgyDtls>	[0..1]	Text		499
	DebtorStatus <DbtrSts>	[0..1]	Text		499
	CertificateIdentification <CertId>	[0..1]	Text		499
	FormsCode <FrmsCd>	[0..1]	Text		499
	Period <Prd>	[0..1]			499
	Year <Yr>	[0..1]	Year		499
	Type <Tp>	[0..1]	CodeSet		499
	FromDate <FrToDt>	[0..1]	±		500
	TaxAmount <TaxAmt>	[0..1]			501
	Rate <Rate>	[0..1]	Rate		501
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	501
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	502
	Details <Dtls>	[0..*]			502
	Period <Prd>	[0..1]			502
	Year <Yr>	[0..1]	Year		503
	Type <Tp>	[0..1]	CodeSet		503
	FromDate <FrToDt>	[0..1]	±		504
	Amount <Amt>	[1..1]	Amount	C1, C7	504
	AdditionalInformation <AddtlInf>	[0..1]	Text		504

10.1.24.1.1 Creditor <Cdtr>*Presence:* [0..1]*Definition:* Party on the credit side of the transaction to which the tax applies.**Creditor <Cdtr>** contains the following elements (see "[TaxParty1](#)" on page 506 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		506
	RegistrationIdentification <RegnId>	[0..1]	Text		506
	TaxType <TaxTp>	[0..1]	Text		506

10.1.24.1.2 Debtor <Dbtr>*Presence:* [0..1]*Definition:* Party on the debit side of the transaction to which the tax applies.**Debtor <Dbtr>** contains the following elements (see "[TaxParty2](#)" on page 505 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		505
	RegistrationIdentification <RegnId>	[0..1]	Text		505
	TaxType <TaxTp>	[0..1]	Text		505
	Authorisation <Authstn>	[0..1]			505
	Title <Titl>	[0..1]	Text		505
	Name <Nm>	[0..1]	Text		506

10.1.24.1.3 AdministrationZone <AdmstnZone>*Presence:* [0..1]*Definition:* Territorial part of a country to which the tax payment is related.*Datatype:* "[Max35Text](#)" on page 530**10.1.24.1.4 ReferenceNumber <RefNb>***Presence:* [0..1]*Definition:* Tax reference information that is specific to a taxing agency.*Datatype:* "[Max140Text](#)" on page 528**10.1.24.1.5 Method <Mtd>***Presence:* [0..1]*Definition:* Method used to indicate the underlying business or how the tax is paid.*Datatype:* "[Max35Text](#)" on page 530

10.1.24.1.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.24.1.7 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.24.1.8 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 523

10.1.24.1.9 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 526

10.1.24.1.10 Record <Rcrd>*Presence:* [0..*]*Definition:* Record of tax details.**Record <Rcrd>** contains the following **TaxRecord3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		498
	Category <Ctgy>	[0..1]	Text		498
	CategoryDetails <CtgyDtls>	[0..1]	Text		499
	DebtorStatus <DbtrSts>	[0..1]	Text		499
	CertificateIdentification <CertId>	[0..1]	Text		499
	FormsCode <FrmsCd>	[0..1]	Text		499
	Period <Prd>	[0..1]			499
	Year <Yr>	[0..1]	Year		499
	Type <Tp>	[0..1]	CodeSet		499
	FromDate <FrToDt>	[0..1]	±		500
	TaxAmount <TaxAmt>	[0..1]			501
	Rate <Rate>	[0..1]	Rate		501
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	501
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	502
	Details <Dtls>	[0..*]			502
	Period <Prd>	[0..1]			502
	Year <Yr>	[0..1]	Year		503
	Type <Tp>	[0..1]	CodeSet		503
	FromDate <FrToDt>	[0..1]	±		504
	Amount <Amt>	[1..1]	Amount	C1, C7	504
	AdditionalInformation <AddtlInf>	[0..1]	Text		504

10.1.24.1.10.1 Type <Tp>*Presence:* [0..1]*Definition:* High level code to identify the type of tax details.*Datatype:* "Max35Text" on page 530**10.1.24.1.10.2 Category <Ctgy>***Presence:* [0..1]*Definition:* Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 530

10.1.24.1.10.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 530

10.1.24.1.10.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 530

10.1.24.1.10.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 530

10.1.24.1.10.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 530

10.1.24.1.10.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		499
	Type <Tp>	[0..1]	CodeSet		499
	FromDate <FrToDt>	[0..1]	±		500

10.1.24.1.10.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 531

10.1.24.1.10.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 522

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

10.1.24.1.10.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		304
	ToDate <ToDt>	[1..1]	Date		304

10.1.24.1.10.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		501
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	501
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	502
	Details <Dtls>	[0..*]			502
	Period <Prd>	[0..1]			502
	Year <Yr>	[0..1]	Year		503
	Type <Tp>	[0..1]	CodeSet		503
	FromToDate <FrToDt>	[0..1]	±		504
	Amount <Amt>	[1..1]	Amount	C1, C7	504

10.1.24.1.10.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 527

10.1.24.1.10.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.24.1.10.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 507

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.24.1.10.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			502
	Year <Yr>	[0..1]	Year		503
	Type <Tp>	[0..1]	CodeSet		503
	FromDate <FrToDt>	[0..1]	±		504
	Amount <Amt>	[1..1]	Amount	C1, C7	504

10.1.24.1.10.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		503
	Type <Tp>	[0..1]	CodeSet		503
	FromToDate <FrToDt>	[0..1]	±		504

10.1.24.1.10.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 531

10.1.24.1.10.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 522

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.

CodeName	Name	Definition
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

10.1.24.1.10.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see ["DatePeriod2"](#) on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		304
	ToDate <ToDt>	[1..1]	Date		304

10.1.24.1.10.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: [C1 "ActiveOrHistoricCurrency"](#), [C7 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 507

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.24.1.10.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: ["Max140Text"](#) on page 528

10.1.24.2 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		505
	RegistrationIdentification <RegnId>	[0..1]	Text		505
	TaxType <TaxTp>	[0..1]	Text		505
	Authorisation <Authstn>	[0..1]			505
	Title <Titl>	[0..1]	Text		505
	Name <Nm>	[0..1]	Text		506

10.1.24.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 530

10.1.24.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 530

10.1.24.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 530

10.1.24.2.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Title <Titl>	[0..1]	Text		505
	Name <Nm>	[0..1]	Text		506

10.1.24.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 530

10.1.24.2.4.2 Name <Nm>*Presence:* [0..1]*Definition:* Name of the debtor or the debtor's authorised representative.*Datatype:* "Max140Text" on page 528**10.1.24.3 TaxParty1***Definition:* Details about the entity involved in the tax paid or to be paid.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		506
	RegistrationIdentification <RegnId>	[0..1]	Text		506
	TaxType <TaxTp>	[0..1]	Text		506

10.1.24.3.1 TaxIdentification <TaxId>*Presence:* [0..1]*Definition:* Tax identification number of the creditor.*Datatype:* "Max35Text" on page 530**10.1.24.3.2 RegistrationIdentification <RegnId>***Presence:* [0..1]*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.*Datatype:* "Max35Text" on page 530**10.1.24.3.3 TaxType <TaxTp>***Presence:* [0..1]*Definition:* Type of tax payer.*Datatype:* "Max35Text" on page 530**10.2 Message Datatypes****10.2.1 Amount****10.2.1.1 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 508

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.

10.2.1.2 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 508

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.2.2 Binary

10.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

10.2.3 CodeSet

10.2.3.1 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.

10.2.3.2 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.

10.2.3.3 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.

10.2.3.4 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

10.2.3.5 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.

CodeName	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

10.2.3.6 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

10.2.3.7 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).

10.2.3.8 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.

10.2.3.9 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

10.2.3.10 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.

CodeName	Name	Definition
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
PUOR	PurchaseOrder	Document is a purchase order.

10.2.3.11 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

10.2.3.12 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

10.2.3.13 ExternalCashClearingSystem1Code

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	3

10.2.3.14 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.15 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

10.2.3.16 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

10.2.3.17 ExternalCreditorAgentInstruction1Code

Definition: Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.18 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.19 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.20 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

10.2.3.21 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.22 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	35

10.2.3.23 ExternalMandateSetupReason1Code

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.24 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.25 ExternalPaymentGroupStatus1Code

Definition: Specifies the status of a group of payment instructions, as published in an external payment group status code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.26 ExternalPaymentTransactionStatus1Code

Definition: Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.27 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.28 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
-----------	---

10.2.3.29 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.30 ExternalReturnReason1Code

Definition: Specifies the return reason, as published in an external return reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.31 ExternalReversalReason1Code

Definition: Specifies the reversal reason, as published in an external reversal reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.32 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.33 ExternalStatusReason1Code

Definition: Specifies the status reason, as published in an external status reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.34 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.35 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.

CodeName	Name	Definition
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

10.2.3.36 Instruction4Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

10.2.3.37 MandateClassification1Code

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

10.2.3.38 NamePrefix2Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

10.2.3.39 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

10.2.3.40 PreferredContactMethod1Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.

10.2.3.41 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.2.3.42 Priority3Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.

CodeName	Name	Definition
NORM	Normal	Priority level is normal.

10.2.3.43 RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

10.2.3.44 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

10.2.3.45 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

10.2.3.46 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.2.3.47 SettlementMethod2Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.2.3.48 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

10.2.4 Date

10.2.4.1 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

10.2.5 DateTime

10.2.5.1 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

10.2.6 IdentifierSet

10.2.6.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-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; AnyBICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

10.2.6.2 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.

10.2.6.3 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.

10.2.6.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern [A-Z0-9]{18,18}[0-9]{2,2}

10.2.6.5 UUIDv4Identifier

Definition: Universally Unique Identifier (UUID) version 4, as described in IETF RFC 4122 "Universally Unique Identifier (UUID) URN Namespace".

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

pattern [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

10.2.7 Indicator

10.2.7.1 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

10.2.7.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

10.2.8 Quantity

10.2.8.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

10.2.8.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

10.2.9 Rate

10.2.9.1 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

10.2.9.2 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

10.2.10 Text**10.2.10.1 Exact2NumericText**

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}
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10.2.10.2 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern	[a-zA-Z0-9]{4}
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10.2.10.3 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

10.2.10.4 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

10.2.10.5 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

10.2.10.6 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

10.2.10.7 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

10.2.10.8 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}
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10.2.10.9 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

10.2.10.10 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

10.2.10.11 Max210Text

Definition: Specifies a character string with a maximum length of 210 characters.

Type: Text

Format

minLength	1
maxLength	210

10.2.10.12 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

10.2.10.13 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

10.2.10.14 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

10.2.10.15 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

10.2.10.16 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

10.2.10.17 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}
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10.2.11 Time**10.2.11.1 ISOTime**

Definition: A particular point in the progression of time in a calendar day expressed in either UTC time format (hh:mm:ss.sssZ), local time with UTC offset format (hh:mm:ss.sss+/-hh:mm), or local time format (hh: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.

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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: Time

10.2.12 Year

10.2.12.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year