

ISO 20022

Cash Management - Charges Management -
Maintenance 2023 - 2024

Message Definition Report - Part 2

Approved by the Payments SEG on 08 January 2024

This document provides details of the Message Definitions for Cash Management - Charges Management - Maintenance 2023 - 2024.

March 2024

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1 Message Set Overview

Introduction

This document describes the Cash Management - Charges Management message set. It includes the new version of the MessageDefinitions that have been added as part of the maintenance cycle 2023-2024 (See MCR #234) and approved by the Payments Standards Evaluation Group on 08 January 2024.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
camt.105.001.02 ChargesPaymentNotificationV02	The ChargesPaymentNotification message is sent by the account servicing institution to the account owner to advise charges, interest or other adjustments to the owner's account. It provides details of charges which were previously unknown to the Receiver.
camt.106.001.02 ChargesPaymentRequestV02	The ChargesPaymentRequest message is sent by a financial institution to another financial institution to request the payment of charges, interest and/or other expenses which are previously unknown to the receiver.

2 **camt.105.001.02 ChargesPaymentNotificationV02**

2.1 **MessageDefinition Functionality**

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

Outline

The ChargesPaymentNotificationV02 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Unique identification of the charges message.

B. Charges

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

C. SupplementaryData

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

2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <ChrgsPmtNtfctn>	[1..1]		C4, C5, C6, C7, C8, C9	
	GroupHeader <GrpHdr>	[1..1]			12
	MessageIdentification <MsgId>	[1..1]	Text		13
	CreationDateTime <CreDtTm>	[1..1]	DateTime		13
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		13
	TotalCharges <TtlChrgs>	[0..1]			14
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		14
	ControlSum <CtrlSum>	[0..1]	Quantity		14
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	15
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		15
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	15
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		16
	Charges <Chrgs>	[1..1]			17
{Or	Single <Sngl>	[1..1]			22
	ChargesIdentification <ChrgsId>	[0..1]	Text		24
	RecordIdentification <RcrdId>	[0..1]	Text		24
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		24
	UnderlyingTransaction <UndrlygTx>	[1..1]			25
	MessageIdentification <MsgId>	[0..1]	Text		25
	MessageNameIdentification <MsgNmId>	[0..1]	Text		25
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		26
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		26
	InstructionIdentification <InstrId>	[0..1]	Text		26
	EndToEndIdentification <EndToEndId>	[0..1]	Text		26
	UETR <UETR>	[0..1]	IdentifierSet		26
	TransactionIdentification <TxId>	[0..1]	Text		26
	MandateIdentification <MndtId>	[0..1]	Text		27
	ChequeNumber <ChqNb>	[0..1]	Text		27

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		27
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		27
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		27
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		27
	ProcessingIdentification <PrcgId>	[0..1]	Text		27
	Proprietary <Prtry>	[0..*]			28
	Type <Tp>	[1..1]	Text		28
	Reference <Ref>	[1..1]	Text		28
	Amount <Amt>	[1..1]	Amount	C1, C15	28
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		28
	ValueDate <ValDt>	[0..1]	±		29
	DebtorAgent <DbtrAgt>	[0..1]	±		29
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	29
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	30
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		31
	Type <Tp>	[0..1]			31
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	±		32
	InstructionForInstructedAgent <InstrForInstAgt>	[0..1]	±		32
	AdditionalInformation <AddtlInf>	[0..1]	Text		32
Or	PerTransaction <PerTx>	[1..1]		C10, C11	32
	ChargesIdentification <ChrgsId>	[0..1]	Text		35
	TotalChargesPerTransaction <TtlChrgsPerTx>	[0..1]			35
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		35
	ControlSum <CtrlSum>	[0..1]	Quantity		35
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	35
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		36
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	36
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		37

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Record <Rcrd>	[1..*]			37
	RecordIdentification <RcrdId>	[0..1]	Text		39
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		39
	UnderlyingTransaction <UndrlygTx>	[1..1]			40
	MessageIdentification <MsgId>	[0..1]	Text		41
	MessageNameIdentification <MsgNmId>	[0..1]	Text		41
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		41
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		42
	InstructionIdentification <InstrId>	[0..1]	Text		42
	EndToEndIdentification <EndToEndId>	[0..1]	Text		42
	UETR <UETR>	[0..1]	IdentifierSet		42
	TransactionIdentification <TxId>	[0..1]	Text		42
	MandateIdentification <MndtId>	[0..1]	Text		43
	ChequeNumber <ChqNb>	[0..1]	Text		43
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		43
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		43
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		43
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		43
	ProcessingIdentification <PrctlId>	[0..1]	Text		43
	Proprietary <Prtry>	[0..*]			43
	Type <Tp>	[1..1]	Text		44
	Reference <Ref>	[1..1]	Text		44
	TotalChargesPerRecord <TtlChrgsPerRcrd>	[0..1]			44
	NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnItms>	[1..1]	Text		44
	ControlSum <CtrlSum>	[0..1]	Quantity		44
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	44
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		45
	ChargesBreakdown <ChrgsBrkdwn>	[1..*]			45
	Amount <Amt>	[1..1]	Amount	C1, C15	45
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		46

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	±		46
	ValueDate <ValDt>	[0..1]	±		47
	DebtorAgent <DbtrAgt>	[0..1]	±		47
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	48
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	48
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		49
	InstructionForInstructedAgent <InstrForInstAgt>	[0..1]	±		50
	AdditionalInformation <AddtlInf>	[0..1]	Text		50
	AdditionalInformation <AddtlInf>	[0..1]	Text		50
Or}	PerType <PerTp>	[1..*]		C12, C13	51
	ChargesIdentification <ChrgsId>	[0..1]	Text		53
	TotalChargesPerChargeType <TtlChrgsPerChrgTp>	[0..1]			54
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		54
	ControlSum <CtrlSum>	[0..1]	Quantity		54
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	54
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		54
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	55
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		55
	Type <Tp>	[1..1]			56
{Or	Code <Cd>	[1..1]	CodeSet		56
Or}	Proprietary <Prtry>	[1..1]	±		56
	Record <Rcrd>	[1..*]			57
	RecordIdentification <RcrdId>	[0..1]	Text		59
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		59
	UnderlyingTransaction <UndrlygTx>	[1..1]			59
	MessageIdentification <MsgId>	[0..1]	Text		60
	MessageNameIdentification <MsgNmId>	[0..1]	Text		60
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		60

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		61
	InstructionIdentification <InstrId>	[0..1]	Text		61
	EndToEndIdentification <EndToEndId>	[0..1]	Text		61
	UETR <UETR>	[0..1]	IdentifierSet		61
	TransactionIdentification <TxId>	[0..1]	Text		61
	MandateIdentification <MndtId>	[0..1]	Text		62
	ChequeNumber <ChqNb>	[0..1]	Text		62
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		62
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		62
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		62
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		62
	ProcessingIdentification <PrctlId>	[0..1]	Text		62
	Proprietary <Prtry>	[0..*]			62
	Type <Tp>	[1..1]	Text		63
	Reference <Ref>	[1..1]	Text		63
	Amount <Amt>	[1..1]	Amount	C1, C15	63
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		63
	ValueDate <ValDt>	[0..1]	±		64
	DebtorAgent <DbtrAgt>	[0..1]	±		64
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	64
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	65
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		66
	InstructionForInstructedAgent <InstrForInstdAgt>	[0..1]	±		66
	AdditionalInformation <AddtlInf>	[0..1]	Text		67
	AdditionalInformation <AddtlInf>	[0..1]	Text		67
	SupplementaryData <SplmtryData>	[0..*]	±	C19	67

2.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 BICFI

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

C4 ChargesAccountHeaderOrSingle1Rule

When GroupHeader/ChargesAccount is present or GroupHeader/ChargesAccountOwner is present then Charges/Single/ChargesAccount must be absent and Charges/Single/ChargesAccountOwner must be absent.

On Condition

/GroupHeader/ChargesAccount is present

Or /GroupHeader/ChargesAccountOwner is present

Following Must be True

/Charges/Single/ChargesAccount Must be absent

And /Charges/Single/ChargesAccountOwner Must be absent

This constraint is defined at the MessageDefinition level.

C5 ChargesAccountHeaderOrSingle2Rule

When Charges/Single/ChargesAccount is present or Charges/Single/ChargesAccountOwner is present then GroupHeader/ChargesAccount must be absent and GroupHeader/ChargesAccountOwner must be absent.

On Condition

/Charges/Single/ChargesAccount is present

Or /Charges/Single/ChargesAccountOwner is present

Following Must be True

/GroupHeader/ChargesAccount Must be absent

And /GroupHeader/ChargesAccountOwner Must be absent

This constraint is defined at the MessageDefinition level.

C6 ChargesAccountHeaderOrTransaction1Rule

When GroupHeader/ChargesAccount is present or GroupHeader/ChargesAccountOwner is present then Charges/PerTransaction/ChargesAccount must be absent and Charges/PerTransaction/ChargesAccountOwner must be absent and Charges/PerTransaction/Record/ChargesAccount must be absent and Charges/PerTransaction/Record/ChargesAccountOwner must be absent.

On Condition

/GroupHeader/ChargesAccount is present

Or /GroupHeader/ChargesAccountOwner is present

Following Must be True

/Charges/PerTransaction/ChargesAccount Must be absent

And /Charges/PerTransaction/ChargesAccountOwner Must be absent
 And /Charges/PerTransaction/Record[*]/ChargesAccount Must be absent
 And /Charges/PerTransaction/Record[*]/ChargesAccountOwner Must be absent

This constraint is defined at the MessageDefinition level.

C7 ChargesAccountHeaderOrTransaction2Rule

When Charges/PerTransaction/ChargesAccount is present or Charges/PerTransaction/ChargesAccountOwner is present or Charges/PerTransaction/Record/ChargesAccount is present or Charges/PerTransaction/Record/ChargesAccountOwner then GroupHeader/ChargesAccount must be absent and GroupHeader/ChargesAccountOwner must be absent.

On Condition
 /Charges/PerTransaction/ChargesAccount is present
 Or /Charges/PerTransaction/ChargesAccountOwner is present
 Or /Charges/PerTransaction/Record[*]/ChargesAccount is present
 Or /Charges/PerTransaction/Record[*]/ChargesAccountOwner is present
 Following Must be True
 /GroupHeader/ChargesAccount Must be absent
 And /GroupHeader/ChargesAccountOwner Must be absent

This constraint is defined at the MessageDefinition level.

C8 ChargesAccountHeaderOrType1Rule

When GroupHeader/ChargesAccount is present or GroupHeader/ChargesAccountOwner is present then Charges/PerType/ChargesAccount must be absent and Charges/PerType/ChargesAccountOwner must be absent and Charges/PerType/Record/ChargesAccount must be absent and Charges/PerType/Record/ChargesAccountOwner must be absent.

On Condition
 /GroupHeader/ChargesAccount is present
 Or /GroupHeader/ChargesAccountOwner is present
 Following Must be True
 /Charges/PerType[*]/ChargesAccount Must be absent
 And /Charges/PerType[*]/ChargesAccountOwner Must be absent
 And /Charges/PerType[*]/Record[*]/ChargesAccount Must be absent
 And /Charges/PerType[*]/Record[*]/ChargesAccountOwner Must be absent

This constraint is defined at the MessageDefinition level.

C9 ChargesAccountHeaderOrType2Rule

When Charges/PerType/ChargesAccount is present or Charges/PerType/ChargesAccountOwner is present or Charges/PerType/Record/ChargesAccount is present or Charges/PerType/Record/ChargesAccountOwner then GroupHeader/ChargesAccount must be absent and GroupHeader/ChargesAccountOwner must be absent.

On Condition
 /Charges/PerType[*]/ChargesAccount is present
 Or /Charges/PerType[*]/ChargesAccountOwner is present
 Or /Charges/PerType[*]/Record[*]/ChargesAccount is present
 Or /Charges/PerType[*]/Record[*]/ChargesAccountOwner is present
 Following Must be True
 /GroupHeader/ChargesAccount Must be absent
 And /GroupHeader/ChargesAccountOwner Must be absent

This constraint is defined at the MessageDefinition level.

C10 ChargesAccountTransactionOrRecord1Rule

When ChargesAccount is present or ChargesAccountOwner is present then Record/ChargesAccount must be absent and Record/ChargesAccountOwner must be absent.

C11 ChargesAccountTransactionOrRecord2Rule

When Record/ChargesAccount is present or Record/ChargesAccountOwner is present then ChargesAccount must be absent and ChargesAccountOwner must be absent.

C12 ChargesAccountTypeOrRecord1Rule

When ChargesAccount is present or ChargesAccountOwner is present then Record/ChargesAccount must be absent and Record/ChargesAccountOwner must be absent.

C13 ChargesAccountTypeOrRecord2Rule

When Record/ChargesAccount is present or Record/ChargesAccountOwner is present then ChargesAccount must be absent and ChargesAccountOwner must be absent.

C14 Country

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

C15 CurrencyAmount

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

Note: The decimal separator is a dot.

C16 IBAN

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

C17 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.

C18 IdentificationOrProxyPresenceRule

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

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.

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Unique identification of the charges message.

GroupHeader <GrpHdr> contains the following **GroupHeader126** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		13
	CreationDateTime <CreDtTm>	[1..1]	DateTime		13
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		13
	TotalCharges <TtlChrgs>	[0..1]			14
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		14
	ControlSum <CtrlSum>	[0..1]	Quantity		14
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	15
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		15
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	15
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		16

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 161

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 158

2.4.1.3 ChargesRequestor <ChrgsRqstr>

Presence: [0..1]

Definition: Agent that requests the charges, if other than the sender.

ChargesRequestor <ChrgsRqstr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.1.4 TotalCharges <TtlChrgs>

Presence: [0..1]

Definition: Total charges claimed through this message.

TotalCharges <TtlChrgs> contains the following **TotalCharges7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		14
	ControlSum <CtrlSum>	[0..1]	Quantity		14
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	15
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		15

2.4.1.4.1 NumberOfChargesRecords <NbOfChrgsRcrds>

Presence: [1..1]

Definition: Number of individual charges records.

Datatype: "Max15NumericText" on page 160

2.4.1.4.2 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 159

2.4.1.4.3 TotalChargesAmount <TtlChrgsAmt>

Presence: [0..1]

Definition: Total amount of charges claimed.

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.1.4.4 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

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

2.4.1.5 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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
```

2.4.1.6 ChargesAccountOwner <ChrgsAcctOwnr>

Presence: [0..1]

Definition: Agent that owns the charges account.

ChargesAccountOwner <ChrgsAcctOwnr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2 Charges <Chrgs>

Presence: [1..1]

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

Charges <Chrgs> contains one of the following **Charges4Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Single <Sngl>	[1..1]			22
	ChargesIdentification <ChrgsId>	[0..1]	Text		24
	RecordIdentification <RcrdId>	[0..1]	Text		24
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		24
	UnderlyingTransaction <UndrlygTx>	[1..1]			25
	MessageIdentification <MsgId>	[0..1]	Text		25
	MessageNameIdentification <MsgNmId>	[0..1]	Text		25
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		26
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		26
	InstructionIdentification <InstrId>	[0..1]	Text		26
	EndToEndIdentification <EndToEndId>	[0..1]	Text		26
	UETR <UETR>	[0..1]	IdentifierSet		26
	TransactionIdentification <TxId>	[0..1]	Text		26
	MandateIdentification <MndtId>	[0..1]	Text		27
	ChequeNumber <ChqNb>	[0..1]	Text		27
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		27
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		27
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		27
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		27
	ProcessingIdentification <PrcgId>	[0..1]	Text		27
	Proprietary <Prtry>	[0..*]			28
	Type <Tp>	[1..1]	Text		28
	Reference <Ref>	[1..1]	Text		28
	Amount <Amt>	[1..1]	Amount	C1, C15	28
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		28
	ValueDate <ValDt>	[0..1]	±		29
	DebtorAgent <DbtrAgt>	[0..1]	±		29
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	29
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	30

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		31
	Type <Tp>	[0..1]			31
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	±		32
	InstructionForInstructedAgent <InstrForInstdAgnt>	[0..1]	±		32
	AdditionalInformation <AddtlInf>	[0..1]	Text		32
Or	PerTransaction <PerTx>	[1..1]		C10, C11	32
	ChargesIdentification <ChrgsId>	[0..1]	Text		35
	TotalChargesPerTransaction <TtlChrgsPerTx>	[0..1]			35
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		35
	ControlSum <CtrlSum>	[0..1]	Quantity		35
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	35
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		36
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	36
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		37
	Record <Rcrd>	[1..*]			37
	RecordIdentification <RcrdId>	[0..1]	Text		39
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		39
	UnderlyingTransaction <UndrlygTx>	[1..1]			40
	MessageIdentification <MsgId>	[0..1]	Text		41
	MessageNameIdentification <MsgNmId>	[0..1]	Text		41
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		41
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		42
	InstructionIdentification <InstrId>	[0..1]	Text		42
	EndToEndIdentification <EndToEndId>	[0..1]	Text		42
	UETR <UETR>	[0..1]	IdentifierSet		42
	TransactionIdentification <TxId>	[0..1]	Text		42
	MandatIdentification <MndtId>	[0..1]	Text		43
	ChequeNumber <ChqNb>	[0..1]	Text		43
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		43

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		43
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		43
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		43
	ProcessingIdentification <PrcgId>	[0..1]	Text		43
	Proprietary <Prtry>	[0..*]			43
	Type <Tp>	[1..1]	Text		44
	Reference <Ref>	[1..1]	Text		44
	TotalChargesPerRecord <TtlChrgsPerRcrd>	[0..1]			44
	NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnltns>	[1..1]	Text		44
	ControlSum <CtrlSum>	[0..1]	Quantity		44
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	44
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		45
	ChargesBreakdown <ChrgsBrkdwn>	[1..*]			45
	Amount <Amt>	[1..1]	Amount	C1, C15	45
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		46
	Type <Tp>	[0..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	±		46
	ValueDate <ValDt>	[0..1]	±		47
	DebtorAgent <DbtrAgt>	[0..1]	±		47
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	48
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	48
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		49
	InstructionForInstructedAgent <InstrForInstdAgt>	[0..1]	±		50
	AdditionalInformation <AddtlInf>	[0..1]	Text		50
	AdditionalInformation <AddtlInf>	[0..1]	Text		50
Or}	PerType <PerTp>	[1..*]		C12, C13	51
	ChargesIdentification <ChrgsId>	[0..1]	Text		53
	TotalChargesPerChargeType <TtlChrgsPerChrgTp>	[0..1]			54

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		54
	ControlSum <CtrlSum>	[0..1]	Quantity		54
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	54
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		54
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	55
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		55
	Type <Tp>	[1..1]			56
{Or	Code <Cd>	[1..1]	CodeSet		56
Or}	Proprietary <Prtry>	[1..1]	±		56
	Record <Rcrd>	[1..*]			57
	RecordIdentification <RcrdId>	[0..1]	Text		59
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		59
	UnderlyingTransaction <UndrlygTx>	[1..1]			59
	MessageIdentification <MsgId>	[0..1]	Text		60
	MessageNameIdentification <MsgNmId>	[0..1]	Text		60
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		60
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		61
	InstructionIdentification <InstrId>	[0..1]	Text		61
	EndToEndIdentification <EndToEndId>	[0..1]	Text		61
	UETR <UETR>	[0..1]	IdentifierSet		61
	TransactionIdentification <TxId>	[0..1]	Text		61
	MandateIdentification <MndtId>	[0..1]	Text		62
	ChequeNumber <ChqNb>	[0..1]	Text		62
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		62
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		62
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		62
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		62
	ProcessingIdentification <PrcgId>	[0..1]	Text		62
	Proprietary <Prtry>	[0..*]			62
	Type <Tp>	[1..1]	Text		63

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		63
	Amount <Amt>	[1..1]	Amount	C1, C15	63
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		63
	ValueDate <ValDt>	[0..1]	±		64
	DebtorAgent <DbtrAgt>	[0..1]	±		64
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	64
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	65
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		66
	InstructionForInstructedAgent <InstrForInstdAgt>	[0..1]	±		66
	AdditionalInformation <AddtlInf>	[0..1]	Text		67
	AdditionalInformation <AddtlInf>	[0..1]	Text		67

2.4.2.1 Single <Sngl>

Presence: [1..1]

Definition: Charges related to a single payment transaction.

Single <Sngl> contains the following **ChargesRecord10** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChargesIdentification <ChrgsId>	[0..1]	Text		24
	RecordIdentification <RcrdId>	[0..1]	Text		24
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		24
	UnderlyingTransaction <UndrlygTx>	[1..1]			25
	MessageIdentification <MsgId>	[0..1]	Text		25
	MessageNameIdentification <MsgNmId>	[0..1]	Text		25
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		26
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		26
	InstructionIdentification <InstrId>	[0..1]	Text		26
	EndToEndIdentification <EndToEndId>	[0..1]	Text		26
	UETR <UETR>	[0..1]	IdentifierSet		26
	TransactionIdentification <TxId>	[0..1]	Text		26
	MandateIdentification <MndtId>	[0..1]	Text		27
	ChequeNumber <ChqNb>	[0..1]	Text		27
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		27
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		27
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		27
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		27
	ProcessingIdentification <PrctlId>	[0..1]	Text		27
	Proprietary <Prtry>	[0..*]			28
	Type <Tp>	[1..1]	Text		28
	Reference <Ref>	[1..1]	Text		28
	Amount <Amt>	[1..1]	Amount	C1, C15	28
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		28
	ValueDate <ValDt>	[0..1]	±		29
	DebtorAgent <DbtrAgt>	[0..1]	±		29
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	29
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	30
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		31

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			31
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	±		32
	InstructionForInstructedAgent <InstrForInstdAgt>	[0..1]	±		32
	AdditionalInformation <AddtlInf>	[0..1]	Text		32

2.4.2.1.1 ChargesIdentification <ChrgsId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.2 RecordIdentification <RcrdId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.3 ChargesRequestor <ChrgsRqstr>

Presence: [0..1]

Definition: Agent that requests the charges, if other than the sender.

ChargesRequestor <ChrgsRqstr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.1.4 UnderlyingTransaction <UndrlygTx>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[0..1]	Text		25
	MessageNameIdentification <MsgNmId>	[0..1]	Text		25
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		26
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		26
	InstructionIdentification <InstrId>	[0..1]	Text		26
	EndToEndIdentification <EndToEndId>	[0..1]	Text		26
	UETR <UETR>	[0..1]	IdentifierSet		26
	TransactionIdentification <TxId>	[0..1]	Text		26
	MandateIdentification <MndtId>	[0..1]	Text		27
	ChequeNumber <ChqNb>	[0..1]	Text		27
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		27
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		27
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		27
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		27
	ProcessingIdentification <PrctlId>	[0..1]	Text		27
	Proprietary <Prtry>	[0..*]			28
	Type <Tp>	[1..1]	Text		28
	Reference <Ref>	[1..1]	Text		28

2.4.2.1.4.1 MessageIdentification <MsgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.3 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.4 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.5 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.6 EndToEndIdentification <EndToEndId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.7 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 159

2.4.2.1.4.8 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.9 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.10 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.13 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.14 MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.15 ProcessingIdentification <PrcgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.1.4.16 Proprietary <Prtry>

Presence: [0..*]

Definition: Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	Text		28
	Reference <Ref>	[1..1]	Text		28

2.4.2.1.4.16.1 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Datatype: "Max35Text" on page 161

2.4.2.1.4.16.2 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Datatype: "Max35Text" on page 161

2.4.2.1.5 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.2.1.6 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

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

2.4.2.1.7 ValueDate <ValDt>

Presence: [0..1]

Definition: Date and time at which the charges are or will be available.

ValueDate <ValDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 139 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		139
Or}	DateTime <DtTm>	[1..1]	DateTime		139

2.4.2.1.8 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Specifies the debtor agent of the initial transaction, if different from the charges account owner.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.1.9 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Specifies the account of the debtor agent of the initial transaction, when instructing agent is different from the charges account owner.

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

2.4.2.1.10 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

2.4.2.1.11 ChargesAccountOwner <ChrgsAcctOwnr>

Presence: [0..1]

Definition: Agent that owns the charges account.

ChargesAccountOwner <ChrgsAcctOwnr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.1.12 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	±		32

2.4.2.1.12.1 Code <Cd>*Presence:* [1..1]*Definition:* Charge type, in a coded form.*Datatype:* "ExternalChargeType1Code" on page 156**2.4.2.1.12.2 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 146 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		147
	Issuer <Issr>	[0..1]	Text		147

2.4.2.1.13 InstructionForInstructedAgent <InstrForInstdAgt>*Presence:* [0..1]*Definition:* Further information related to the processing of the payment adjustment instruction that may need to be acted upon by the next agent.**InstructionForInstructedAgent <InstrForInstdAgt>** contains the following elements (see "InstructionForInstructedAgent1" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		148
	InstructionInformation <InstrInf>	[0..1]	Text		149

2.4.2.1.14 AdditionalInformation <AddtlInf>*Presence:* [0..1]*Definition:* Further details on the reason for the charges.*Datatype:* "Max140Text" on page 160**2.4.2.2 PerTransaction <PerTx>***Presence:* [1..1]*Definition:* Charges broken down per payment transaction.*Impacted by:* C10 "ChargesAccountTransactionOrRecord1Rule", C11 "ChargesAccountTransactionOrRecord2Rule"

PerTransaction <PerTx> contains the following **ChargesPerTransaction4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChargesIdentification <ChrgsId>	[0..1]	Text		35
	TotalChargesPerTransaction <TtlChrgsPerTx>	[0..1]			35
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		35
	ControlSum <CtrlSum>	[0..1]	Quantity		35
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	35
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		36
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	36
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		37
	Record <Rcrd>	[1..*]			37
	RecordIdentification <RcrdId>	[0..1]	Text		39
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		39
	UnderlyingTransaction <UndrlygTx>	[1..1]			40
	MessageIdentification <MsgId>	[0..1]	Text		41
	MessageNameIdentification <MsgNmId>	[0..1]	Text		41
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		41
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		42
	InstructionIdentification <InstrId>	[0..1]	Text		42
	EndToEndIdentification <EndToEndId>	[0..1]	Text		42
	UETR <UETR>	[0..1]	IdentifierSet		42
	TransactionIdentification <TxId>	[0..1]	Text		42
	MandatIdentification <MndtId>	[0..1]	Text		43
	ChequeNumber <ChqNb>	[0..1]	Text		43
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		43
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		43
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		43
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		43
	ProcessingIdentification <PrctlId>	[0..1]	Text		43
	Proprietary <Prtry>	[0..*]			43
	Type <Tp>	[1..1]	Text		44

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		44
	TotalChargesPerRecord <TtlChrgsPerRcrd>	[0..1]			44
	NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnItms>	[1..1]	Text		44
	ControlSum <CtrlSum>	[0..1]	Quantity		44
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	44
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		45
	ChargesBreakdown <ChrgsBrkdwn>	[1..*]			45
	Amount <Amt>	[1..1]	Amount	C1, C15	45
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		46
	Type <Tp>	[0..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	±		46
	ValueDate <ValDt>	[0..1]	±		47
	DebtorAgent <DbtrAgt>	[0..1]	±		47
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	48
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	48
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		49
	InstructionForInstructedAgent <InstrForInstdAgt>	[0..1]	±		50
	AdditionalInformation <AddtlInf>	[0..1]	Text		50
	AdditionalInformation <AddtlInf>	[0..1]	Text		50

Constraints

- **ChargesAccountTransactionOrRecord1Rule**

When ChargesAccount is present or ChargesAccountOwner is present then Record/ChargesAccount must be absent and Record/ChargesAccountOwner must be absent.

On Condition

/ChargesAccount is present

Or /ChargesAccountOwner is present

Following Must be True

/Record[*]/ChargesAccount Must be absent

And /Record[*]/ChargesAccountOwner Must be absent

- **ChargesAccountTransactionOrRecord2Rule**

When Record/ChargesAccount is present or Record/ChargesAccountOwner is present then ChargesAccount must be absent and ChargesAccountOwner must be absent.

On Condition
 /Record[*]/ChargesAccount is present
 Or /Record[*]/ChargesAccountOwner is present
 Following Must be True
 /ChargesAccount Must be absent
 And /ChargesAccountOwner Must be absent

2.4.2.2.1 ChargesIdentification <ChrgsId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.2 TotalChargesPerTransaction <TtlChrgsPerTx>

Presence: [0..1]

Definition: Total charges claimed for the transaction.

TotalChargesPerTransaction <TtlChrgsPerTx> contains the following **TotalCharges7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		35
	ControlSum <CtrlSum>	[0..1]	Quantity		35
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	35
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		36

2.4.2.2.2.1 NumberOfChargesRecords <NbOfChrgsRcrds>

Presence: [1..1]

Definition: Number of individual charges records.

Datatype: "Max15NumericText" on page 160

2.4.2.2.2.2 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 159

2.4.2.2.2.3 TotalChargesAmount <TtlChrgsAmt>

Presence: [0..1]

Definition: Total amount of charges claimed.

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.2.2.2.4 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

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

2.4.2.2.3 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

2.4.2.2.4 ChargesAccountOwner <ChrgsAcctOwnr>

Presence: [0..1]

Definition: Agent that owns the charges account.

ChargesAccountOwner <ChrgsAcctOwnr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.2.5 Record <Rcrd>

Presence: [1..*]

Definition: Itemised charges record per transaction.

Record <Rcrd> contains the following **ChargesPerTransactionRecord4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RecordIdentification <RcrdId>	[0..1]	Text		39
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		39
	UnderlyingTransaction <UndrlygTx>	[1..1]			40
	MessageIdentification <MsgId>	[0..1]	Text		41
	MessageNameIdentification <MsgNmId>	[0..1]	Text		41
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		41
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		42
	InstructionIdentification <InstrId>	[0..1]	Text		42
	EndToEndIdentification <EndToEndId>	[0..1]	Text		42
	UETR <UETR>	[0..1]	IdentifierSet		42
	TransactionIdentification <TxId>	[0..1]	Text		42
	MandateIdentification <MndtId>	[0..1]	Text		43
	ChequeNumber <ChqNb>	[0..1]	Text		43
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		43
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		43
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		43
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		43
	ProcessingIdentification <PrctlId>	[0..1]	Text		43
	Proprietary <Prtry>	[0..*]			43
	Type <Tp>	[1..1]	Text		44
	Reference <Ref>	[1..1]	Text		44
	TotalChargesPerRecord <TtlChrgsPerRcrd>	[0..1]			44
	NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnItms>	[1..1]	Text		44
	ControlSum <CtrlSum>	[0..1]	Quantity		44
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	44
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		45
	ChargesBreakdown <ChrgsBrkdwn>	[1..*]			45
	Amount <Amt>	[1..1]	Amount	C1, C15	45
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		46

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	±		46
	ValueDate <ValDt>	[0..1]	±		47
	DebtorAgent <DbtrAgt>	[0..1]	±		47
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	48
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	48
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		49
	InstructionForInstructedAgent <InstrForInstAgt>	[0..1]	±		50
	AdditionalInformation <AddtlInf>	[0..1]	Text		50

2.4.2.2.5.1 RecordIdentification <RcrdId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.2 ChargesRequestor <ChrgsRqstr>

Presence: [0..1]

Definition: Agent that requests the charges, if other than the sender.

ChargesRequestor <ChrgsRqstr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.2.5.3 UnderlyingTransaction <UndrlygTx>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[0..1]	Text		41
	MessageNameIdentification <MsgNmId>	[0..1]	Text		41
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		41
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		42
	InstructionIdentification <InstrId>	[0..1]	Text		42
	EndToEndIdentification <EndToEndId>	[0..1]	Text		42
	UETR <UETR>	[0..1]	IdentifierSet		42
	TransactionIdentification <TxId>	[0..1]	Text		42
	MandateIdentification <MndtId>	[0..1]	Text		43
	ChequeNumber <ChqNb>	[0..1]	Text		43
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		43
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		43
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		43
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		43
	ProcessingIdentification <ProglId>	[0..1]	Text		43
	Proprietary <Prtry>	[0..*]			43
	Type <Tp>	[1..1]	Text		44
	Reference <Ref>	[1..1]	Text		44

2.4.2.2.5.3.1 MessageIdentification <MsgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.3 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.4 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.5 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.6 EndToEndIdentification <EndToEndId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.7 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 159

2.4.2.2.5.3.8 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.9 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.10 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.13 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.14 MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.15 ProcessingIdentification <PrcgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.16 Proprietary <Prtry>

Presence: [0..*]

Definition: Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	Text		44
	Reference <Ref>	[1..1]	Text		44

2.4.2.2.5.3.16.1 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Datatype: "Max35Text" on page 161

2.4.2.2.5.3.16.2 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Datatype: "Max35Text" on page 161

2.4.2.2.5.4 TotalChargesPerRecord <TtlChrgsPerRcrd>

Presence: [0..1]

Definition: Total charges claimed for the transaction record.

TotalChargesPerRecord <TtlChrgsPerRcrd> contains the following **TotalCharges8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnltms>	[1..1]	Text		44
	ControlSum <CtrlSum>	[0..1]	Quantity		44
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	44
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		45

2.4.2.2.5.4.1 NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnltms>

Presence: [1..1]

Definition: Number of individual charges breakdown items contained in the record.

Datatype: "Max15NumericText" on page 160

2.4.2.2.5.4.2 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual charges breakdown amounts, irrespective of currencies.

Datatype: "DecimalNumber" on page 159

2.4.2.2.5.4.3 TotalChargesAmount <TtlChrgsAmt>

Presence: [0..1]

Definition: Total amount of charges claimed through the charges breakdown items.

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.2.2.5.4.4 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

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

2.4.2.2.5.5 ChargesBreakdown <ChrgsBrkdwn>

Presence: [1..*]

Definition: Provides the detailed breakdown of the charges per type.

ChargesBreakdown <ChrgsBrkdwn> contains the following **ChargesBreakdown1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C15	45
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		46
	Type <Tp>	[0..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	±		46

2.4.2.2.5.5.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.2.2.5.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

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

2.4.2.2.5.5.3 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	±		46

2.4.2.2.5.5.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 156

2.4.2.2.5.5.3.2 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 146 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		147
	Issuer <Issr>	[0..1]	Text		147

2.4.2.2.5.6 ValueDate <ValDt>

Presence: [0..1]

Definition: Date and time at which the charges are or will be available.

ValueDate <ValDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 139 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		139
Or}	DateTime <DtTm>	[1..1]	DateTime		139

2.4.2.2.5.7 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Specifies the debtor agent of the initial transaction, if different from the charges account owner.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.2.5.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Specifies the account of the debtor agent of the initial transaction, when instructing agent is different from the charges account owner.

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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
```

2.4.2.2.5.9 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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
```

2.4.2.2.5.10 ChargesAccountOwner <ChrgsAcctOwnr>

Presence: [0..1]

Definition: Agent that owns the charges account.

ChargesAccountOwner <ChrgsAcctOwnr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.2.5.11 InstructionForInstructedAgent <InstrForInstdAgt>

Presence: [0..1]

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

InstructionForInstructedAgent <InstrForInstdAgt> contains the following elements (see "InstructionForInstructedAgent1" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		148
	InstructionInformation <InstrInf>	[0..1]	Text		149

2.4.2.2.5.12 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the reason for the charges.

Datatype: "Max140Text" on page 160

2.4.2.2.6 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the reason for the charges.

Datatype: "Max140Text" on page 160

2.4.2.3 PerType <PerTp>

Presence: [1..*]

Definition: Charges broken down per type of charges.

Impacted by: C12 "ChargesAccountTypeOrRecord1Rule", C13 "ChargesAccountTypeOrRecord2Rule"

PerType <PerTp> contains the following **ChargesPerType4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChargesIdentification <ChrgsId>	[0..1]	Text		53
	TotalChargesPerChargeType <TtlChrgsPerChrgTp>	[0..1]			54
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		54
	ControlSum <CtrlSum>	[0..1]	Quantity		54
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	54
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		54
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	55
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		55
	Type <Tp>	[1..1]			56
{Or	Code <Cd>	[1..1]	CodeSet		56
Or}	Proprietary <Prtry>	[1..1]	±		56
	Record <Rcrd>	[1..*]			57
	RecordIdentification <RcrdId>	[0..1]	Text		59
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		59
	UnderlyingTransaction <UndrlygTx>	[1..1]			59
	MessageIdentification <MsgId>	[0..1]	Text		60
	MessageNameIdentification <MsgNmId>	[0..1]	Text		60
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		60
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		61
	InstructionIdentification <InstrId>	[0..1]	Text		61
	EndToEndIdentification <EndToEndId>	[0..1]	Text		61
	UETR <UETR>	[0..1]	IdentifierSet		61
	TransactionIdentification <TxId>	[0..1]	Text		61
	MandateIdentification <MndtId>	[0..1]	Text		62
	ChequeNumber <ChqNb>	[0..1]	Text		62
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		62
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		62
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		62
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		62

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ProcessingIdentification <PrcgId>	[0..1]	Text		62
	Proprietary <Prtry>	[0..*]			62
	Type <Tp>	[1..1]	Text		63
	Reference <Ref>	[1..1]	Text		63
	Amount <Amt>	[1..1]	Amount	C1, C15	63
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		63
	ValueDate <ValDt>	[0..1]	±		64
	DebtorAgent <DbtrAgt>	[0..1]	±		64
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	64
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	65
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		66
	InstructionForInstructedAgent <InstrForInstAgt>	[0..1]	±		66
	AdditionalInformation <AddtlInf>	[0..1]	Text		67
	AdditionalInformation <AddtlInf>	[0..1]	Text		67

Constraints

• ChargesAccountTypeOrRecord1Rule

When ChargesAccount is present or ChargesAccountOwner is present then Record/ChargesAccount must be absent and Record/ChargesAccountOwner must be absent.

On Condition

/ChargesAccount is present

Or /ChargesAccountOwner is present

Following Must be True

/Record[*]/ChargesAccount Must be absent

And /Record[*]/ChargesAccountOwner Must be absent

• ChargesAccountTypeOrRecord2Rule

When Record/ChargesAccount is present or Record/ChargesAccountOwner is present then ChargesAccount must be absent and ChargesAccountOwner must be absent.

On Condition

/Record[*]/ChargesAccount is present

Or /Record[*]/ChargesAccountOwner is present

Following Must be True

/ChargesAccount Must be absent

And /ChargesAccountOwner Must be absent

2.4.2.3.1 ChargesIdentification <ChrgsId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.2 TotalChargesPerChargeType <TtlChrgsPerChrgTp>

Presence: [0..1]

Definition: Total charges claimed through for the specified charge type.

TotalChargesPerChargeType <TtlChrgsPerChrgTp> contains the following **TotalCharges7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		54
	ControlSum <CtrlSum>	[0..1]	Quantity		54
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	54
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		54

2.4.2.3.2.1 NumberOfChargesRecords <NbOfChrgsRcrds>

Presence: [1..1]

Definition: Number of individual charges records.

Datatype: "Max15NumericText" on page 160

2.4.2.3.2.2 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 159

2.4.2.3.2.3 TotalChargesAmount <TtlChrgsAmt>

Presence: [0..1]

Definition: Total amount of charges claimed.

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.2.3.2.4 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

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

2.4.2.3.3 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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
```

2.4.2.3.4 ChargesAccountOwner <ChrgsAcctOwnr>

Presence: [0..1]

Definition: Agent that owns the charges account.

ChargesAccountOwner <ChrgsAcctOwnr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.3.5 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of charge.

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

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

2.4.2.3.5.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 156

2.4.2.3.5.2 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 146 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		147
	Issuer <Issr>	[0..1]	Text		147

2.4.2.3.6 Record <Rcrd>

Presence: [1..*]

Definition: Itemised charges record per charges type.

Record <Rcrd> contains the following **ChargesPerTypeRecord4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RecordIdentification <RcrdId>	[0..1]	Text		59
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		59
	UnderlyingTransaction <UndrlygTx>	[1..1]			59
	MessageIdentification <MsgId>	[0..1]	Text		60
	MessageNameIdentification <MsgNmId>	[0..1]	Text		60
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		60
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		61
	InstructionIdentification <InstrId>	[0..1]	Text		61
	EndToEndIdentification <EndToEndId>	[0..1]	Text		61
	UETR <UETR>	[0..1]	IdentifierSet		61
	TransactionIdentification <TxId>	[0..1]	Text		61
	MandateIdentification <MndtId>	[0..1]	Text		62
	ChequeNumber <ChqNb>	[0..1]	Text		62
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		62
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		62
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		62
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		62
	ProcessingIdentification <PrctlId>	[0..1]	Text		62
	Proprietary <Prtry>	[0..*]			62
	Type <Tp>	[1..1]	Text		63
	Reference <Ref>	[1..1]	Text		63
	Amount <Amt>	[1..1]	Amount	C1, C15	63
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		63
	ValueDate <ValDt>	[0..1]	±		64
	DebtorAgent <DbtrAgt>	[0..1]	±		64
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	64
	ChargesAccount <ChrgsAcct>	[0..1]	±	C18, C17	65
	ChargesAccountOwner <ChrgsAcctOwnr>	[0..1]	±		66
	InstructionForInstructedAgent <InstrForInstcdAgt>	[0..1]	±		66

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		67

2.4.2.3.6.1 RecordIdentification <RcrdId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.2 ChargesRequestor <ChrgsRqstr>

Presence: [0..1]

Definition: Agent that requests the charges, if other than the sender.

ChargesRequestor <ChrgsRqstr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.3.6.3 UnderlyingTransaction <UndrlygTx>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[0..1]	Text		60
	MessageNameIdentification <MsgNmId>	[0..1]	Text		60
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		60
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		61
	InstructionIdentification <InstrId>	[0..1]	Text		61
	EndToEndIdentification <EndToEndId>	[0..1]	Text		61
	UETR <UETR>	[0..1]	IdentifierSet		61
	TransactionIdentification <TxId>	[0..1]	Text		61
	MandateIdentification <MndtId>	[0..1]	Text		62
	ChequeNumber <ChqNb>	[0..1]	Text		62
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		62
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		62
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		62
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		62
	ProcessingIdentification <ProglId>	[0..1]	Text		62
	Proprietary <Prtry>	[0..*]			62
	Type <Tp>	[1..1]	Text		63
	Reference <Ref>	[1..1]	Text		63

2.4.2.3.6.3.1 MessageIdentification <MsgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.3 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.4 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.5 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.6 EndToEndIdentification <EndToEndId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.7 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 159

2.4.2.3.6.3.8 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.9 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.10 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.13 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.14 MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.15 ProcessingIdentification <PrcgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.16 Proprietary <Prtry>

Presence: [0..*]

Definition: Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	Text		63
	Reference <Ref>	[1..1]	Text		63

2.4.2.3.6.3.16.1 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Datatype: "Max35Text" on page 161

2.4.2.3.6.3.16.2 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Datatype: "Max35Text" on page 161

2.4.2.3.6.4 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.2.3.6.5 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.

2.4.2.3.6.6 ValueDate <ValDt>

Presence: [0..1]

Definition: Date and time at which the charges are or will be available.

ValueDate <ValDt> contains one of the following elements (see ["DateAndDateTime2Choice"](#) on page 139 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		139
Or}	DateTime <DtTm>	[1..1]	DateTime		139

2.4.2.3.6.7 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Specifies the debtor agent of the initial transaction, if different from the charges account owner.

DebtorAgent <DbtrAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.3.6.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Specifies the account of the debtor agent of the initial transaction, when instructing agent is different from the charges account owner.

Impacted by: [C18 "IdentificationOrProxyPresenceRule"](#), [C17 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

2.4.2.3.6.9 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "[CashAccount40](#)" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

2.4.2.3.6.10 ChargesAccountOwner <ChrgsAcctOwnr>

Presence: [0..1]

Definition: Agent that owns the charges account.

ChargesAccountOwner <ChrgsAcctOwnr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

2.4.2.3.6.11 InstructionForInstructedAgent <InstrForInstdAgt>

Presence: [0..1]

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

InstructionForInstructedAgent <InstrForInstdAgt> contains the following elements (see "InstructionForInstructedAgent1" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		148
	InstructionInformation <InstrInf>	[0..1]	Text		149

2.4.2.3.6.12 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the reason for the charges.

Datatype: "Max140Text" on page 160

2.4.2.3.7 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the reason for the charges.

Datatype: "Max140Text" on page 160

2.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C19 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 147 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		148
	Envelope <Envlp>	[1..1]	(External Schema)		148

Constraints

- **SupplementaryDataRule**

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

3 camt.106.001.02 ChargesPaymentRequestV02

3.1 MessageDefinition Functionality

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

Outline

The ChargesPaymentRequestV02 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Unique identification of the charges message.

B. Charges

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

C. SupplementaryData

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

3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <ChrgsPmtReq>	[1..1]		C6, C7, C8, C9, C10, C11	
	GroupHeader <GrpHdr>	[1..1]			76
	MessageIdentification <MsgId>	[1..1]	Text		77
	CreationDateTime <CreDtTm>	[1..1]	DateTime		77
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		77
	TotalCharges <TtlChrgs>	[0..1]			78
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		78
	ControlSum <CtrlSum>	[0..1]	Quantity		78
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	79
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		79
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		79
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	80
	Charges <Chrgs>	[1..1]			81
{Or	Single <Sngl>	[1..1]			86
	ChargesIdentification <ChrgsId>	[0..1]	Text		88
	RecordIdentification <RcrdId>	[0..1]	Text		88
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		88
	UnderlyingTransaction <UndrlygTx>	[1..1]			89
	MessageIdentification <MsgId>	[0..1]	Text		90
	MessageNameIdentification <MsgNmId>	[0..1]	Text		90
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		90
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		91
	InstructionIdentification <InstrId>	[0..1]	Text		91
	EndToEndIdentification <EndToEndId>	[0..1]	Text		91
	UETR <UETR>	[0..1]	IdentifierSet		91
	TransactionIdentification <TxId>	[0..1]	Text		91
	MandatIdentification <MndtId>	[0..1]	Text		92
	ChequeNumber <ChqNb>	[0..1]	Text		92

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		92
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		92
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		92
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		92
	ProcessingIdentification <PrcgId>	[0..1]	Text		92
	Proprietary <Prtry>	[0..*]			92
	Type <Tp>	[1..1]	Text		93
	Reference <Ref>	[1..1]	Text		93
	Amount <Amt>	[1..1]	Amount	C1, C15	93
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		93
	ValueDate <ValDt>	[0..1]	±		94
	DebtorAgent <DbtrAgt>	[0..1]	±		94
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	94
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		95
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	96
	Type <Tp>	[0..1]			97
{Or	Code <Cd>	[1..1]	CodeSet		97
Or}	Proprietary <Prtry>	[1..1]	±		97
	InstructionForInstructedAgent <InstrForInstAgt>	[0..1]	±		97
	AdditionalInformation <AddtlInf>	[0..1]	Text		98
Or	PerTransaction <PerTx>	[1..1]		C4, C12	98
	ChargesIdentification <ChrgsId>	[0..1]	Text		101
	TotalChargesPerTransaction <TtlChrgsPerTx>	[0..1]			101
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		101
	ControlSum <CtrlSum>	[0..1]	Quantity		101
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	101
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		102
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		102
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	103
	Record <Rcrd>	[1..*]			104

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	RecordIdentification <RcrdId>	[0..1]	Text		106
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		106
	UnderlyingTransaction <UndrlygTx>	[1..1]			107
	MessageIdentification <MsgId>	[0..1]	Text		108
	MessageNameIdentification <MsgNmId>	[0..1]	Text		108
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		108
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		109
	InstructionIdentification <InstrId>	[0..1]	Text		109
	EndToEndIdentification <EndToEndId>	[0..1]	Text		109
	UETR <UETR>	[0..1]	IdentifierSet		109
	TransactionIdentification <TxId>	[0..1]	Text		109
	MandateIdentification <MndtId>	[0..1]	Text		110
	ChequeNumber <ChqNb>	[0..1]	Text		110
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		110
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		110
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		110
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		110
	ProcessingIdentification <PrcgId>	[0..1]	Text		110
	Proprietary <Prtry>	[0..*]			110
	Type <Tp>	[1..1]	Text		111
	Reference <Ref>	[1..1]	Text		111
	TotalChargesPerRecord <TtlChrgsPerRcrd>	[0..1]			111
	NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnItms>	[1..1]	Text		111
	ControlSum <CtrlSum>	[0..1]	Quantity		111
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	111
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		112
	ChargesBreakdown <ChrgsBrkdwn>	[1..*]			112
	Amount <Amt>	[1..1]	Amount	C1, C15	112
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		113
	Type <Tp>	[0..1]			113

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	±		113
	ValueDate <ValDt>	[0..1]	±		114
	DebtorAgent <DbtrAgt>	[0..1]	±		114
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	115
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		115
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	116
	InstructionForInstructedAgent <InstrForInstdAgt>	[0..1]	±		117
	AdditionalInformation <AddtlInf>	[0..1]	Text		117
	AdditionalInformation <AddtlInf>	[0..1]	Text		117
Or}	PerType <PerTp>	[1..*]		C5, C13	117
	ChargesIdentification <ChrgsId>	[0..1]	Text		119
	TotalChargesPerChargeType <TtlChrgsPerChrgTp>	[0..1]			120
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		120
	ControlSum <CtrlSum>	[0..1]	Quantity		120
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	120
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		121
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		121
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	121
	Type <Tp>	[1..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		122
Or}	Proprietary <Prtry>	[1..1]	±		122
	Record <Rcrd>	[1..*]			123
	RecordIdentification <RcrdId>	[0..1]	Text		125
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		125
	UnderlyingTransaction <UndrlygTx>	[1..1]			125
	MessageIdentification <MsgId>	[0..1]	Text		126
	MessageNameIdentification <MsgNmId>	[0..1]	Text		126
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		126
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		127

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		127
	EndToEndIdentification <EndToEndId>	[0..1]	Text		127
	UETR <UETR>	[0..1]	IdentifierSet		127
	TransactionIdentification <TxId>	[0..1]	Text		127
	MandateIdentification <MndtId>	[0..1]	Text		128
	ChequeNumber <ChqNb>	[0..1]	Text		128
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		128
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		128
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		128
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		128
	ProcessingIdentification <PrctlId>	[0..1]	Text		128
	Proprietary <Prtry>	[0..*]			128
	Type <Tp>	[1..1]	Text		129
	Reference <Ref>	[1..1]	Text		129
	Amount <Amt>	[1..1]	Amount	C1, C15	129
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		129
	ValueDate <ValDt>	[0..1]	±		130
	DebtorAgent <DbtrAgt>	[0..1]	±		130
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	130
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		131
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	132
	InstructionForInstructedAgent <InstrForInstdAgt>	[0..1]	±		133
	AdditionalInformation <AddtlInf>	[0..1]	Text		133
	AdditionalInformation <AddtlInf>	[0..1]	Text		133
	SupplementaryData <SplmtryData>	[0..*]	±	C19	133

3.3 Constraints

C1 ActiveCurrency

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

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

C2 ActiveOrHistoricCurrency

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

C3 BICFI

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

C4 ChargesAccountAgent2Rule

When Record/ChargesAccountAgent is present or Record/ChargesAccountAgentAccount is present then ChargesAccountAgent must be absent and ChargesAccountAgentAccount must be absent.

C5 ChargesAccountAgent2Rule

When Record/ChargesAccountAgent is present or Record/ChargesAccountAgentAccount is present then ChargesAccountAgent must be absent and ChargesAccountAgentAccount must be absent.

C6 ChargesAccountAgentHeaderOrSingle1Rule

When GroupHeader/ChargesAccountAgent is present or GroupHeader/ChargesAccountAgentAccount is present then Charges/Single/ChargesAccountAgent must be absent and Charges/Single/ChargesAccountAgentAccount must be absent.

On Condition

/GroupHeader/ChargesAccountAgent is present

Or /GroupHeader/ChargesAccountAgentAccount is present

Following Must be True

/Charges/Single/ChargesAccountAgent Must be absent

And /Charges/Single/ChargesAccountAgentAccount Must be absent

This constraint is defined at the MessageDefinition level.

C7 ChargesAccountAgentHeaderOrSingle2Rule

When Charges/Single/ChargesAccountAgent is present or Charges/Single/ChargesAccountAgentAccount is present then GroupHeader/ChargesAccountAgent must be absent and GroupHeader/ChargesAccountAgentAccount must be absent.

On Condition

/Charges/Single/ChargesAccountAgent is present

Or /Charges/Single/ChargesAccountAgentAccount is present

Following Must be True

/GroupHeader/ChargesAccountAgent Must be absent

And /GroupHeader/ChargesAccountAgentAccount Must be absent

This constraint is defined at the MessageDefinition level.

C8 ChargesAccountAgentHeaderOrTransaction1Rule

When GroupHeader/ChargesAccountAgent is present or GroupHeader/ChargesAccountAgentAccount is present then Charges/PerTransaction/ChargesAccountAgent must be absent and Charges/PerTransaction/ChargesAccountAgentAccount must be absent and Charges/PerTransaction/Record/ChargesAccountAgent must be absent and Charges/PerTransaction/Record/ChargesAccountAgentAccount must be absent.

```

On Condition
    /GroupHeader/ChargesAccountAgent is present
Or    /GroupHeader/ChargesAccountAgentAccount is present
Following Must be True
    /Charges/PerTransaction/ChargesAccountAgent Must be absent
And    /Charges/PerTransaction/ChargesAccountAgentAccount Must be absent
And    /Charges/PerTransaction/Record[*]/ChargesAccountAgent Must be absent
And    /Charges/PerTransaction/Record[*]/ChargesAccountAgentAccount Must be
absent

```

This constraint is defined at the MessageDefinition level.

C9 ChargesAccountAgentHeaderOrTransaction2Rule

When Charges/PerTransaction/ChargesAccount is present or Charges/PerTransaction/ChargesAccountOwner is present or Charges/PerTransaction/Record/ChargesAccount is present or Charges/PerTransaction/Record/ChargesAccountOwner then GroupHeader/ChargesAccountAgent must be absent and GroupHeader/ChargesAccountAgentAccount must be absent.

```

On Condition
    /Charges/PerTransaction/ChargesAccountAgent is present
Or    /Charges/PerTransaction/ChargesAccountAgentAccount is present
Or    /Charges/PerTransaction/Record[*]/ChargesAccountAgent is present
Or    /Charges/PerTransaction/Record[*]/ChargesAccountAgentAccount is present
Following Must be True
    /GroupHeader/ChargesAccountAgent Must be absent
And    /GroupHeader/ChargesAccountAgentAccount Must be absent

```

This constraint is defined at the MessageDefinition level.

C10 ChargesAccountAgentHeaderOrType1Rule

When GroupHeader/ChargesAccountAgent is present or GroupHeader/ChargesAccountAgentAccount is present then Charges/PerType/ChargesAccountAgent must be absent and Charges/PerType/ChargesAccountAgentAccount must be absent and Charges/PerType/Record/ChargesAccountAgent must be absent and Charges/PerType/Record/ChargesAccountAgentAccount must be absent.

```

On Condition
    /GroupHeader/ChargesAccountAgent is present
Or    /GroupHeader/ChargesAccountAgentAccount is present
Following Must be True
    /Charges/PerType[*]/ChargesAccountAgent Must be absent
And    /Charges/PerType[*]/ChargesAccountAgentAccount Must be absent
And    /Charges/PerType[*]/Record[*]/ChargesAccountAgent Must be absent
And    /Charges/PerType[*]/Record[*]/ChargesAccountAgentAccount Must be
absent

```

This constraint is defined at the MessageDefinition level.

C11 ChargesAccountAgentHeaderOrType2Rule

When Charges/PerType/ChargesAccountAgent is present or Charges/PerType/ChargesAccountAgentAccount is present or Charges/PerType/Record/ChargesAccountAgent is present or Charges/PerType/Record/ChargesAccountAgentAccount then GroupHeader/ChargesAccountAgent must be absent and GroupHeader/ChargesAccountAgentAccount must be absent.

```

On Condition
    /Charges/PerType[*]/ChargesAccountAgent is present
Or    /Charges/PerType[*]/ChargesAccountAgentAccount is present
Or    /Charges/PerType[*]/Record[*]/ChargesAccountAgent is present
Or    /Charges/PerType[*]/Record[*]/ChargesAccountAgentAccount is present
Following Must be True
    /GroupHeader/ChargesAccountAgent Must be absent
And    /GroupHeader/ChargesAccountAgentAccount Must be absent

```

This constraint is defined at the MessageDefinition level.

C12 ChargesAccountAgentRule

When ChargesAccountAgent is present or ChargesAccountAgentAccount is present then Record/ChargesAccountAgent must be absent and Record/ChargesAccountAgentAccount must be absent.

C13 ChargesAccountAgentRule

When ChargesAccountAgent is present or ChargesAccountAgentAccount is present then Record/ChargesAccountAgent must be absent and Record/ChargesAccountAgentAccount must be absent.

C14 Country

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

C15 CurrencyAmount

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

Note: The decimal separator is a dot.

C16 IBAN

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

C17 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.

C18 IdentificationOrProxyPresenceRule

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

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.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Unique identification of the charges message.

GroupHeader <GrpHdr> contains the following **GroupHeader115** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		77
	CreationDateTime <CreDtTm>	[1..1]	DateTime		77
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		77
	TotalCharges <TtlChrgs>	[0..1]			78
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		78
	ControlSum <CtrlSum>	[0..1]	Quantity		78
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	79
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		79
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		79
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	80

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 161

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 158

3.4.1.3 ChargesRequestor <ChrgsRqstr>

Presence: [0..1]

Definition: Agent that requests the charges, if other than the sender.

ChargesRequestor <ChrgsRqstr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.1.4 TotalCharges <TtlChrgs>

Presence: [0..1]

Definition: Total charges claimed through this message.

TotalCharges <TtlChrgs> contains the following **TotalCharges7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		78
	ControlSum <CtrlSum>	[0..1]	Quantity		78
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	79
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		79

3.4.1.4.1 NumberOfChargesRecords <NbOfChrgsRcrds>

Presence: [1..1]

Definition: Number of individual charges records.

Datatype: "Max15NumericText" on page 160

3.4.1.4.2 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 159

3.4.1.4.3 TotalChargesAmount <TtlChrgsAmt>

Presence: [0..1]

Definition: Total amount of charges claimed.

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

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.

3.4.1.4.4 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

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

3.4.1.5 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services the charges account.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.1.6 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccountAgentAccount <ChrgsAcctAgtAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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 **Charges <Chrgs>**

Presence: [1..1]

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

Charges <Chrgs> contains one of the following **Charges3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Single <Sngl>	[1..1]			86
	ChargesIdentification <ChrgsId>	[0..1]	Text		88
	RecordIdentification <RcrdId>	[0..1]	Text		88
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		88
	UnderlyingTransaction <UndrlygTx>	[1..1]			89
	MessageIdentification <MsgId>	[0..1]	Text		90
	MessageNameIdentification <MsgNmId>	[0..1]	Text		90
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		90
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		91
	InstructionIdentification <InstrId>	[0..1]	Text		91
	EndToEndIdentification <EndToEndId>	[0..1]	Text		91
	UETR <UETR>	[0..1]	IdentifierSet		91
	TransactionIdentification <TxId>	[0..1]	Text		91
	MandateIdentification <MndtId>	[0..1]	Text		92
	ChequeNumber <ChqNb>	[0..1]	Text		92
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		92
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		92
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		92
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		92
	ProcessingIdentification <PrcgId>	[0..1]	Text		92
	Proprietary <Prtry>	[0..*]			92
	Type <Tp>	[1..1]	Text		93
	Reference <Ref>	[1..1]	Text		93
	Amount <Amt>	[1..1]	Amount	C1, C15	93
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		93
	ValueDate <ValDt>	[0..1]	±		94
	DebtorAgent <DbtrAgt>	[0..1]	±		94
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	94
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		95

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	96
	Type <Tp>	[0..1]			97
{Or	Code <Cd>	[1..1]	CodeSet		97
Or}	Proprietary <Prtry>	[1..1]	±		97
	InstructionForInstructedAgent <InstrForInstdAgt>	[0..1]	±		97
	AdditionalInformation <AddtlInf>	[0..1]	Text		98
Or	PerTransaction <PerTx>	[1..1]		C4, C12	98
	ChargesIdentification <ChrgsId>	[0..1]	Text		101
	TotalChargesPerTransaction <TtlChrgsPerTx>	[0..1]			101
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		101
	ControlSum <CtrlSum>	[0..1]	Quantity		101
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	101
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		102
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		102
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	103
	Record <Rcrd>	[1..*]			104
	RecordIdentification <RcrdId>	[0..1]	Text		106
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		106
	UnderlyingTransaction <UndrlygTx>	[1..1]			107
	MessageIdentification <MsgId>	[0..1]	Text		108
	MessageNameIdentification <MsgNmId>	[0..1]	Text		108
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		108
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		109
	InstructionIdentification <InstrId>	[0..1]	Text		109
	EndToEndIdentification <EndToEndId>	[0..1]	Text		109
	UETR <UETR>	[0..1]	IdentifierSet		109
	TransactionIdentification <TxId>	[0..1]	Text		109
	MandatIdentification <MndtId>	[0..1]	Text		110
	ChequeNumber <ChqNb>	[0..1]	Text		110
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		110

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		110
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		110
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		110
	ProcessingIdentification <PrcgId>	[0..1]	Text		110
	Proprietary <Prtry>	[0..*]			110
	Type <Tp>	[1..1]	Text		111
	Reference <Ref>	[1..1]	Text		111
	TotalChargesPerRecord <TtlChrgsPerRcrd>	[0..1]			111
	NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnltns>	[1..1]	Text		111
	ControlSum <CtrlSum>	[0..1]	Quantity		111
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	111
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		112
	ChargesBreakdown <ChrgsBrkdwn>	[1..*]			112
	Amount <Amt>	[1..1]	Amount	C1, C15	112
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		113
	Type <Tp>	[0..1]			113
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	±		113
	ValueDate <ValDt>	[0..1]	±		114
	DebtorAgent <DbtrAgt>	[0..1]	±		114
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	115
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		115
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	116
	InstructionForInstructedAgent <InstrForInstAgt>	[0..1]	±		117
	AdditionalInformation <AddtlInf>	[0..1]	Text		117
	AdditionalInformation <AddtlInf>	[0..1]	Text		117
Or}	PerType <PerTp>	[1..*]		C5, C13	117
	ChargesIdentification <ChrgsId>	[0..1]	Text		119
	TotalChargesPerChargeType <TtlChrgsPerChrgTp>	[0..1]			120

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		120
	ControlSum <CtrlSum>	[0..1]	Quantity		120
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	120
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		121
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		121
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	121
	Type <Tp>	[1..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		122
Or}	Proprietary <Prtry>	[1..1]	±		122
	Record <Rcrd>	[1..*]			123
	RecordIdentification <RcrdId>	[0..1]	Text		125
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		125
	UnderlyingTransaction <UndrlygTx>	[1..1]			125
	MessageIdentification <MsgId>	[0..1]	Text		126
	MessageNameIdentification <MsgNmId>	[0..1]	Text		126
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		126
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		127
	InstructionIdentification <InstrId>	[0..1]	Text		127
	EndToEndIdentification <EndToEndId>	[0..1]	Text		127
	UETR <UETR>	[0..1]	IdentifierSet		127
	TransactionIdentification <TxId>	[0..1]	Text		127
	MandateIdentification <MndtId>	[0..1]	Text		128
	ChequeNumber <ChqNb>	[0..1]	Text		128
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		128
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		128
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		128
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		128
	ProcessingIdentification <PrcgId>	[0..1]	Text		128
	Proprietary <Prtry>	[0..*]			128
	Type <Tp>	[1..1]	Text		129

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		129
	Amount <Amt>	[1..1]	Amount	C1, C15	129
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		129
	ValueDate <ValDt>	[0..1]	±		130
	DebtorAgent <DbtrAgt>	[0..1]	±		130
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	130
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		131
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	132
	InstructionForInstructedAgent <InstrForInstdAgt>	[0..1]	±		133
	AdditionalInformation <AddtlInf>	[0..1]	Text		133
	AdditionalInformation <AddtlInf>	[0..1]	Text		133

3.4.2.1 Single <Sngl>

Presence: [1..1]

Definition: Charges related to a single payment transaction.

Single <Sngl> contains the following **ChargesRecord9** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChargesIdentification <ChrgsId>	[0..1]	Text		88
	RecordIdentification <RcrdId>	[0..1]	Text		88
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		88
	UnderlyingTransaction <UndrlygTx>	[1..1]			89
	MessageIdentification <MsgId>	[0..1]	Text		90
	MessageNameIdentification <MsgNmId>	[0..1]	Text		90
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		90
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		91
	InstructionIdentification <InstrId>	[0..1]	Text		91
	EndToEndIdentification <EndToEndId>	[0..1]	Text		91
	UETR <UETR>	[0..1]	IdentifierSet		91
	TransactionIdentification <TxId>	[0..1]	Text		91
	MandateIdentification <MndtId>	[0..1]	Text		92
	ChequeNumber <ChqNb>	[0..1]	Text		92
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		92
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		92
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		92
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		92
	ProcessingIdentification <PrccId>	[0..1]	Text		92
	Proprietary <Prtry>	[0..*]			92
	Type <Tp>	[1..1]	Text		93
	Reference <Ref>	[1..1]	Text		93
	Amount <Amt>	[1..1]	Amount	C1, C15	93
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		93
	ValueDate <ValDt>	[0..1]	±		94
	DebtorAgent <DbtrAgt>	[0..1]	±		94
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	94
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		95
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	96

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			97
{Or	Code <Cd>	[1..1]	CodeSet		97
Or}	Proprietary <Prtry>	[1..1]	±		97
	InstructionForInstructedAgent <InstrForInstdAgt>	[0..1]	±		97
	AdditionalInformation <AddtlInf>	[0..1]	Text		98

3.4.2.1.1 ChargesIdentification <ChrgsId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

3.4.2.1.2 RecordIdentification <RcrdId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.3 ChargesRequestor <ChrgsRqstr>

Presence: [0..1]

Definition: Agent that requests the charges, if other than the sender.

ChargesRequestor <ChrgsRqstr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.2.1.4 UnderlyingTransaction <UndrlygTx>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[0..1]	Text		90
	MessageNameIdentification <MsgNmId>	[0..1]	Text		90
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		90
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		91
	InstructionIdentification <InstrId>	[0..1]	Text		91
	EndToEndIdentification <EndToEndId>	[0..1]	Text		91
	UETR <UETR>	[0..1]	IdentifierSet		91
	TransactionIdentification <TxId>	[0..1]	Text		91
	MandateIdentification <MndtId>	[0..1]	Text		92
	ChequeNumber <ChqNb>	[0..1]	Text		92
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		92
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		92
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		92
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		92
	ProcessingIdentification <ProglId>	[0..1]	Text		92
	Proprietary <Prtry>	[0..*]			92
	Type <Tp>	[1..1]	Text		93
	Reference <Ref>	[1..1]	Text		93

3.4.2.1.4.1 MessageIdentification <MsgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.3 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.4 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.5 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.6 EndToEndIdentification <EndToEndId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.7 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 159

3.4.2.1.4.8 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.9 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.10 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.13 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.14 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.15 ProcessingIdentification <PrcgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.1.4.16 Proprietary <Prtry>

Presence: [0..*]

Definition: Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	Text		93
	Reference <Ref>	[1..1]	Text		93

3.4.2.1.4.16.1 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Datatype: "Max35Text" on page 161

3.4.2.1.4.16.2 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Datatype: "Max35Text" on page 161

3.4.2.1.5 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

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.

3.4.2.1.6 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.

3.4.2.1.7 ValueDate <ValDt>

Presence: [0..1]

Definition: Date and time at which the charges are or will be available.

ValueDate <ValDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 139 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		139
Or}	DateTime <DtTm>	[1..1]	DateTime		139

3.4.2.1.8 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Specifies the debtor agent of the initial transaction, if different from the charges account agent.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.2.1.9 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Specifies the account of the debtor agent of the initial transaction, when instructing agent is different from the charges account owner.

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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
```

3.4.2.1.10 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services the charges account.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.2.1.11 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccountAgentAccount <ChrgsAcctAgtAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

3.4.2.1.12 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		97
Or}	Proprietary <Prtry>	[1..1]	±		97

3.4.2.1.12.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 156

3.4.2.1.12.2 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 146 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		147
	Issuer <Issr>	[0..1]	Text		147

3.4.2.1.13 InstructionForInstructedAgent <InstrForInstdAgt>

Presence: [0..1]

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

InstructionForInstructedAgent <InstrForInstdAgt> contains the following elements (see ["InstructionForInstructedAgent1" on page 148](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		148
	InstructionInformation <InstrInf>	[0..1]	Text		149

3.4.2.1.14 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the reason for the charges.

Datatype: ["Max140Text" on page 160](#)

3.4.2.2 PerTransaction <PerTx>

Presence: [1..1]

Definition: Charges broken down per payment transaction.

Impacted by: [C4 "ChargesAccountAgent2Rule"](#), [C12 "ChargesAccountAgentRule"](#)

PerTransaction <PerTx> contains the following **ChargesPerTransaction3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChargesIdentification <ChrgsId>	[0..1]	Text		101
	TotalChargesPerTransaction <TtlChrgsPerTx>	[0..1]			101
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		101
	ControlSum <CtrlSum>	[0..1]	Quantity		101
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	101
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		102
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		102
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	103
	Record <Rcrd>	[1..*]			104
	RecordIdentification <RcrdId>	[0..1]	Text		106
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		106
	UnderlyingTransaction <UndrlygTx>	[1..1]			107
	MessageIdentification <MsgId>	[0..1]	Text		108
	MessageNameIdentification <MsgNmId>	[0..1]	Text		108
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		108
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		109
	InstructionIdentification <InstrId>	[0..1]	Text		109
	EndToEndIdentification <EndToEndId>	[0..1]	Text		109
	UETR <UETR>	[0..1]	IdentifierSet		109
	TransactionIdentification <TxId>	[0..1]	Text		109
	MandateIdentification <MndtId>	[0..1]	Text		110
	ChequeNumber <ChqNb>	[0..1]	Text		110
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		110
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		110
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		110
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		110
	ProcessingIdentification <PrcgId>	[0..1]	Text		110
	Proprietary <Prtry>	[0..*]			110
	Type <Tp>	[1..1]	Text		111

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		111
	TotalChargesPerRecord <TtlChrgsPerRcrd>	[0..1]			111
	NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnItms>	[1..1]	Text		111
	ControlSum <CtrlSum>	[0..1]	Quantity		111
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	111
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		112
	ChargesBreakdown <ChrgsBrkdwn>	[1..*]			112
	Amount <Amt>	[1..1]	Amount	C1, C15	112
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		113
	Type <Tp>	[0..1]			113
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	±		113
	ValueDate <ValDt>	[0..1]	±		114
	DebtorAgent <DbtrAgt>	[0..1]	±		114
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	115
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		115
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	116
	InstructionForInstructedAgent <InstrForInstAgt>	[0..1]	±		117
	AdditionalInformation <AddtlInf>	[0..1]	Text		117
	AdditionalInformation <AddtlInf>	[0..1]	Text		117

Constraints

- **ChargesAccountAgent2Rule**

When Record/ChargesAccountAgent is present or Record/ChargesAccountAgentAccount is present then ChargesAccountAgent must be absent and ChargesAccountAgentAccount must be absent.

On Condition

/Record[*]/ChargesAccountAgent is present

Or /Record[*]/ChargesAccountAgentAccount is present

Following Must be True

/ChargesAccountAgent Must be absent

And /ChargesAccountAgentAccount Must be absent

- **ChargesAccountAgentRule**

When ChargesAccountAgent is present or ChargesAccountAgentAccount is present then Record/ChargesAccountAgent must be absent and Record/ChargesAccountAgentAccount must be absent.

On Condition
 /ChargesAccountAgent is present
 Or /ChargesAccountAgentAccount is present
 Following Must be True
 /Record[*]/ChargesAccountAgent Must be absent
 And /Record[*]/ChargesAccountAgentAccount Must be absent

3.4.2.2.1 ChargesIdentification <ChrgsId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

3.4.2.2.2 TotalChargesPerTransaction <TtlChrgsPerTx>

Presence: [0..1]

Definition: Total charges claimed for the transaction.

TotalChargesPerTransaction <TtlChrgsPerTx> contains the following **TotalCharges7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		101
	ControlSum <CtrlSum>	[0..1]	Quantity		101
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	101
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		102

3.4.2.2.2.1 NumberOfChargesRecords <NbOfChrgsRcrds>

Presence: [1..1]

Definition: Number of individual charges records.

Datatype: "Max15NumericText" on page 160

3.4.2.2.2.2 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 159

3.4.2.2.2.3 TotalChargesAmount <TtlChrgsAmt>

Presence: [0..1]

Definition: Total amount of charges claimed.

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

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.

3.4.2.2.4 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

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

3.4.2.2.3 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services the charges account.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstAdr>	[0..1]	±		144

3.4.2.2.4 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccountAgentAccount <ChrgsAcctAgtAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

3.4.2.2.5 Record <Rcrd>

Presence: [1..*]

Definition: Itemised charges record per transaction.

Record <Rcrd> contains the following **ChargesPerTransactionRecord3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RecordIdentification <RcrdId>	[0..1]	Text		106
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		106
	UnderlyingTransaction <UndrlygTx>	[1..1]			107
	MessageIdentification <MsgId>	[0..1]	Text		108
	MessageNameIdentification <MsgNmId>	[0..1]	Text		108
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		108
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		109
	InstructionIdentification <InstrId>	[0..1]	Text		109
	EndToEndIdentification <EndToEndId>	[0..1]	Text		109
	UETR <UETR>	[0..1]	IdentifierSet		109
	TransactionIdentification <TxId>	[0..1]	Text		109
	MandateIdentification <MndtId>	[0..1]	Text		110
	ChequeNumber <ChqNb>	[0..1]	Text		110
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		110
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		110
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		110
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		110
	ProcessingIdentification <PrctlId>	[0..1]	Text		110
	Proprietary <Prtry>	[0..*]			110
	Type <Tp>	[1..1]	Text		111
	Reference <Ref>	[1..1]	Text		111
	TotalChargesPerRecord <TtlChrgsPerRcrd>	[0..1]			111
	NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnItms>	[1..1]	Text		111
	ControlSum <CtrlSum>	[0..1]	Quantity		111
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	111
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		112
	ChargesBreakdown <ChrgsBrkdwn>	[1..*]			112
	Amount <Amt>	[1..1]	Amount	C1, C15	112
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		113

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			113
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	±		113
	ValueDate <ValDt>	[0..1]	±		114
	DebtorAgent <DbtrAgt>	[0..1]	±		114
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	115
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		115
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	116
	InstructionForInstructedAgent <InstrForInstAgt>	[0..1]	±		117
	AdditionalInformation <AddtlInf>	[0..1]	Text		117

3.4.2.2.5.1 RecordIdentification <RcrdId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.2 ChargesRequestor <ChrgsRqstr>

Presence: [0..1]

Definition: Agent that requests the charges, if other than the sender.

ChargesRequestor <ChrgsRqstr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.2.2.5.3 UnderlyingTransaction <UndrlygTx>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[0..1]	Text		108
	MessageNameIdentification <MsgNmId>	[0..1]	Text		108
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		108
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		109
	InstructionIdentification <InstrId>	[0..1]	Text		109
	EndToEndIdentification <EndToEndId>	[0..1]	Text		109
	UETR <UETR>	[0..1]	IdentifierSet		109
	TransactionIdentification <TxId>	[0..1]	Text		109
	MandateIdentification <MndtId>	[0..1]	Text		110
	ChequeNumber <ChqNb>	[0..1]	Text		110
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		110
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		110
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		110
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		110
	ProcessingIdentification <ProglId>	[0..1]	Text		110
	Proprietary <Prtry>	[0..*]			110
	Type <Tp>	[1..1]	Text		111
	Reference <Ref>	[1..1]	Text		111

3.4.2.2.5.3.1 MessageIdentification <MsgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.3 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.4 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.5 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.6 EndToEndIdentification <EndToEndId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.7 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 159

3.4.2.2.5.3.8 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.9 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.10 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.13 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.14 MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.15 ProcessingIdentification <PrcgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.16 Proprietary <Prtry>

Presence: [0..*]

Definition: Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	Text		111
	Reference <Ref>	[1..1]	Text		111

3.4.2.2.5.3.16.1 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Datatype: "Max35Text" on page 161

3.4.2.2.5.3.16.2 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Datatype: "Max35Text" on page 161

3.4.2.2.5.4 TotalChargesPerRecord <TtlChrgsPerRcrd>

Presence: [0..1]

Definition: Total charges claimed for the transaction record.

TotalChargesPerRecord <TtlChrgsPerRcrd> contains the following **TotalCharges8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnltms>	[1..1]	Text		111
	ControlSum <CtrlSum>	[0..1]	Quantity		111
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	111
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		112

3.4.2.2.5.4.1 NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnltms>

Presence: [1..1]

Definition: Number of individual charges breakdown items contained in the record.

Datatype: "Max15NumericText" on page 160

3.4.2.2.5.4.2 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual charges breakdown amounts, irrespective of currencies.

Datatype: "DecimalNumber" on page 159

3.4.2.2.5.4.3 TotalChargesAmount <TtlChrgsAmt>

Presence: [0..1]

Definition: Total amount of charges claimed through the charges breakdown items.

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

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.

3.4.2.2.5.4.4 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

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

3.4.2.2.5.5 ChargesBreakdown <ChrgsBrkdwn>

Presence: [1..*]

Definition: Provides the detailed breakdown of the charges per type.

ChargesBreakdown <ChrgsBrkdwn> contains the following **ChargesBreakdown1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C15	112
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		113
	Type <Tp>	[0..1]			113
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	±		113

3.4.2.2.5.5.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

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.

3.4.2.2.5.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

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

3.4.2.2.5.5.3 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of charge.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	±		113

3.4.2.2.5.5.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 156

3.4.2.2.5.5.3.2 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 146 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		147
	Issuer <Issr>	[0..1]	Text		147

3.4.2.2.5.6 ValueDate <ValDt>

Presence: [0..1]

Definition: Date and time at which the charges are or will be available.

ValueDate <ValDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 139 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		139
Or}	DateTime <DtTm>	[1..1]	DateTime		139

3.4.2.2.5.7 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Specifies the debtor agent of the initial transaction, if different from the charges account agent.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.2.2.5.8 DebtorAgentAccount <DbtrAgtAcct>*Presence:* [0..1]*Definition:* Specifies the account of the debtor agent of the initial transaction, when instructing agent is different from the charges account owner.*Impacted by:* C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "[CashAccount40](#)" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

```

3.4.2.2.5.9 ChargesAccountAgent <ChrgsAcctAgt>*Presence:* [0..1]*Definition:* Agent that services the charges account.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.2.2.5.10 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccountAgentAccount <ChrgsAcctAgtAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

3.4.2.2.5.11 InstructionForInstructedAgent <InstrForInstdAgt>

Presence: [0..1]

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

InstructionForInstructedAgent <InstrForInstdAgt> contains the following elements (see "InstructionForInstructedAgent1" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		148
	InstructionInformation <InstrInf>	[0..1]	Text		149

3.4.2.2.5.12 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the reason for the charges.

Datatype: "Max140Text" on page 160

3.4.2.2.6 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the reason for the charges.

Datatype: "Max140Text" on page 160

3.4.2.3 PerType <PerTp>

Presence: [1..*]

Definition: Charges broken down per type of charges.

Impacted by: C5 "ChargesAccountAgent2Rule", C13 "ChargesAccountAgentRule"

PerType <PerTp> contains the following **ChargesPerType3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChargesIdentification <ChrgsId>	[0..1]	Text		119
	TotalChargesPerChargeType <TtlChrgsPerChrgTp>	[0..1]			120
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		120
	ControlSum <CtrlSum>	[0..1]	Quantity		120
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	120
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		121
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		121
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	121
	Type <Tp>	[1..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		122
Or}	Proprietary <Prtry>	[1..1]	±		122
	Record <Rcrd>	[1..*]			123
	RecordIdentification <RcrdId>	[0..1]	Text		125
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		125
	UnderlyingTransaction <UndrlygTx>	[1..1]			125
	MessageIdentification <MsgId>	[0..1]	Text		126
	MessageNameIdentification <MsgNmId>	[0..1]	Text		126
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		126
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		127
	InstructionIdentification <InstrId>	[0..1]	Text		127
	EndToEndIdentification <EndToEndId>	[0..1]	Text		127
	UETR <UETR>	[0..1]	IdentifierSet		127
	TransactionIdentification <TxId>	[0..1]	Text		127
	MandateIdentification <MndtId>	[0..1]	Text		128
	ChequeNumber <ChqNb>	[0..1]	Text		128
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		128
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		128
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		128
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		128

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ProcessingIdentification <PrcgId>	[0..1]	Text		128
	Proprietary <Prtry>	[0..*]			128
	Type <Tp>	[1..1]	Text		129
	Reference <Ref>	[1..1]	Text		129
	Amount <Amt>	[1..1]	Amount	C1, C15	129
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		129
	ValueDate <ValDt>	[0..1]	±		130
	DebtorAgent <DbtrAgt>	[0..1]	±		130
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	130
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		131
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	132
	InstructionForInstructedAgent <InstrForInstAgt>	[0..1]	±		133
	AdditionalInformation <AddtlInf>	[0..1]	Text		133
	AdditionalInformation <AddtlInf>	[0..1]	Text		133

Constraints

• ChargesAccountAgent2Rule

When Record/ChargesAccountAgent is present or Record/ChargesAccountAgentAccount is present then ChargesAccountAgent must be absent and ChargesAccountAgentAccount must be absent.

```
On Condition
  /Record[*]/ChargesAccountAgent is present
Or
  /Record[*]/ChargesAccountAgentAccount is present
Following Must be True
  /ChargesAccountAgent Must be absent
And
  /ChargesAccountAgentAccount Must be absent
```

• ChargesAccountAgentRule

When ChargesAccountAgent is present or ChargesAccountAgentAccount is present then Record/ChargesAccountAgent must be absent and Record/ChargesAccountAgentAccount must be absent.

```
On Condition
  /ChargesAccountAgent is present
Or
  /ChargesAccountAgentAccount is present
Following Must be True
  /Record[*]/ChargesAccountAgent Must be absent
And
  /Record[*]/ChargesAccountAgentAccount Must be absent
```

3.4.2.3.1 ChargesIdentification <ChrgsId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

3.4.2.3.2 TotalChargesPerChargeType <TtlChrgsPerChrgTp>

Presence: [0..1]

Definition: Total charges claimed through for the specified charge type.

TotalChargesPerChargeType <TtlChrgsPerChrgTp> contains the following **TotalCharges7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NumberOfChargesRecords <NbOfChrgsRcrds>	[1..1]	Text		120
	ControlSum <CtrlSum>	[0..1]	Quantity		120
	TotalChargesAmount <TtlChrgsAmt>	[0..1]	Amount	C1, C15	120
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		121

3.4.2.3.2.1 NumberOfChargesRecords <NbOfChrgsRcrds>

Presence: [1..1]

Definition: Number of individual charges records.

Datatype: "Max15NumericText" on page 160

3.4.2.3.2.2 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 159

3.4.2.3.2.3 TotalChargesAmount <TtlChrgsAmt>

Presence: [0..1]

Definition: Total amount of charges claimed.

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

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.

3.4.2.3.2.4 CreditDebitIndicator <CdtDbtInd>*Presence:* [0..1]*Definition:* Indicates whether the total charges amount is a credit or a debit amount.*Usage:* A zero amount is considered to be a credit.*Datatype:* "CreditDebitCode" on page 155

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

3.4.2.3.3 ChargesAccountAgent <ChrgsAcctAgt>*Presence:* [0..1]*Definition:* Agent that services the charges account.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.2.3.4 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>*Presence:* [0..1]*Definition:* Account of the agent that services the charges account.*Impacted by:* C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccountAgentAccount <ChrgsAcctAgtAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

3.4.2.3.5 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of charge.

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

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

3.4.2.3.5.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 156

3.4.2.3.5.2 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 146 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		147
	Issuer <Issr>	[0..1]	Text		147

3.4.2.3.6 Record <Rcrd>

Presence: [1..*]

Definition: Itemised charges record per charges type.

Record <Rcrd> contains the following ChargesPerTypeRecord3 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RecordIdentification <RcrdId>	[0..1]	Text		125
	ChargesRequestor <ChrgsRqstr>	[0..1]	±		125
	UnderlyingTransaction <UndrlygTx>	[1..1]			125
	MessageIdentification <MsgId>	[0..1]	Text		126
	MessageNameIdentification <MsgNmId>	[0..1]	Text		126
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		126
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		127
	InstructionIdentification <InstrId>	[0..1]	Text		127
	EndToEndIdentification <EndToEndId>	[0..1]	Text		127
	UETR <UETR>	[0..1]	IdentifierSet		127
	TransactionIdentification <TxId>	[0..1]	Text		127
	MandateIdentification <MndtId>	[0..1]	Text		128
	ChequeNumber <ChqNb>	[0..1]	Text		128
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		128
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		128
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		128
	MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>	[0..1]	Text		128
	ProcessingIdentification <PrctlId>	[0..1]	Text		128
	Proprietary <Prtry>	[0..*]			128
	Type <Tp>	[1..1]	Text		129
	Reference <Ref>	[1..1]	Text		129
	Amount <Amt>	[1..1]	Amount	C1, C15	129
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		129
	ValueDate <ValDt>	[0..1]	±		130
	DebtorAgent <DbtrAgt>	[0..1]	±		130
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C18, C17	130
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		131
	ChargesAccountAgentAccount <ChrgsAcctAgtAcct>	[0..1]	±	C18, C17	132
	InstructionForInstructedAgent <InstrForInstAgt>	[0..1]	±		133

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		133

3.4.2.3.6.1 RecordIdentification <RcrdId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.2 ChargesRequestor <ChrgsRqstr>

Presence: [0..1]

Definition: Agent that requests the charges, if other than the sender.

ChargesRequestor <ChrgsRqstr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.2.3.6.3 UnderlyingTransaction <UndrlygTx>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[0..1]	Text		126
	MessageNameIdentification <MsgNmId>	[0..1]	Text		126
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		126
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		127
	InstructionIdentification <InstrId>	[0..1]	Text		127
	EndToEndIdentification <EndToEndId>	[0..1]	Text		127
	UETR <UETR>	[0..1]	IdentifierSet		127
	TransactionIdentification <TxId>	[0..1]	Text		127
	MandateIdentification <MndtId>	[0..1]	Text		128
	ChequeNumber <ChqNb>	[0..1]	Text		128
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		128
	AccountOwnerTransactionIdentification <AcctOwnrTxId>	[0..1]	Text		128
	AccountServicerTransactionIdentification <AcctSvcrTxId>	[0..1]	Text		128
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		128
	ProcessingIdentification <ProglId>	[0..1]	Text		128
	Proprietary <Prtry>	[0..*]			128
	Type <Tp>	[1..1]	Text		129
	Reference <Ref>	[1..1]	Text		129

3.4.2.3.6.3.1 MessageIdentification <MsgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.3 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.4 PaymentInformationIdentification <PmtInfId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.5 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.6 EndToEndIdentification <EndToEndId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.7 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 159

3.4.2.3.6.3.8 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.9 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.10 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.13 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.14 MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.15 ProcessingIdentification <PrcgId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.16 Proprietary <Prtry>

Presence: [0..*]

Definition: Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	Text		129
	Reference <Ref>	[1..1]	Text		129

3.4.2.3.6.3.16.1 Type <Tp>

Presence: [1..1]

Definition: Identifies the type of reference reported.

Datatype: "Max35Text" on page 161

3.4.2.3.6.3.16.2 Reference <Ref>

Presence: [1..1]

Definition: Proprietary reference specification related to the underlying transaction.

Datatype: "Max35Text" on page 161

3.4.2.3.6.4 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 153

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.

3.4.2.3.6.5 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

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

Datatype: "CreditDebitCode" on page 155

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.

3.4.2.3.6.6 ValueDate <ValDt>

Presence: [0..1]

Definition: Date and time at which the charges are or will be available.

ValueDate <ValDt> contains one of the following elements (see ["DateAndDateTime2Choice"](#) on page 139 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		139
Or}	DateTime <DtTm>	[1..1]	DateTime		139

3.4.2.3.6.7 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Specifies the debtor agent of the initial transaction, if different from the charges account agent.

DebtorAgent <DbtrAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.2.3.6.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Specifies the account of the debtor agent of the initial transaction, when instructing agent is different from the charges account owner.

Impacted by: [C18 "IdentificationOrProxyPresenceRule"](#), [C17 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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
```

3.4.2.3.6.9 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services the charges account.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

3.4.2.3.6.10 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>

Presence: [0..1]

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

Impacted by: C18 "IdentificationOrProxyPresenceRule", C17 "IdentificationAndProxyGuideline"

ChargesAccountAgentAccount <ChrgsAcctAgtAcct> contains the following elements (see "CashAccount40" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

3.4.2.3.6.11 InstructionForInstructedAgent <InstrForInstdAgt>

Presence: [0..1]

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

InstructionForInstructedAgent <InstrForInstdAgt> contains the following elements (see ["InstructionForInstructedAgent1" on page 148](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		148
	InstructionInformation <InstrInf>	[0..1]	Text		149

3.4.2.3.6.12 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the reason for the charges.

Datatype: ["Max140Text" on page 160](#)

3.4.2.3.7 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the reason for the charges.

Datatype: ["Max140Text" on page 160](#)

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: [C19 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see ["SupplementaryData1" on page 147](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		148
	Envelope <Envlp>	[1..1]	(External Schema)		148

Constraints

- **SupplementaryDataRule**

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

4 Message Items Types

4.1 MessageComponents

4.1.1 Account

4.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		134
Or}	Proprietary <Prtry>	[1..1]	Text		134

4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ["ExternalCashAccountType1Code" on page 156](#)

4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: ["Max35Text" on page 161](#)

4.1.1.2 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		135
	Type <Tp>	[0..1]	±		135
	Currency <Ccy>	[0..1]	CodeSet	C2	135
	Name <Nm>	[0..1]	Text		136
	Proxy <Prxy>	[0..1]	±		136

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

4.1.1.2.1 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 138 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C16	138
Or}	Other <Othr>	[1..1]	±		139

4.1.1.2.2 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 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		134
Or}	Proprietary <Prtry>	[1..1]	Text		134

4.1.1.2.3 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: [C2 "ActiveOrHistoricCurrency"](#)

Datatype: ["ActiveOrHistoricCurrencyCode"](#) on page 154

Constraints

- **ActiveOrHistoricCurrency**

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

4.1.1.2.4 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 161

4.1.1.2.5 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 137 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			137
{Or	Code <Cd>	[1..1]	CodeSet		138
Or}	Proprietary <Prtry>	[1..1]	Text		138
	Identification <Id>	[1..1]	Text		138

4.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		136
	SchemeName <SchmeNm>	[0..1]			137
{Or	Code <Cd>	[1..1]	CodeSet		137
Or}	Proprietary <Prtry>	[1..1]	Text		137
	Issuer <Issr>	[0..1]	Text		137

4.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 160

4.1.1.3.2 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		137
Or}	Proprietary <Prtry>	[1..1]	Text		137

4.1.1.3.2.1 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 155

4.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 161

4.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 161

4.1.1.4 ProxyAccountIdentification1

Definition: Information related to a proxy identification of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			137
{Or	Code <Cd>	[1..1]	CodeSet		138
Or}	Proprietary <Prtry>	[1..1]	Text		138
	Identification <Id>	[1..1]	Text		138

4.1.1.4.1 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		138
Or}	Proprietary <Prtry>	[1..1]	Text		138

4.1.1.4.1.1 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 157

4.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 161

4.1.1.4.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 160

4.1.2 Account Identification

4.1.2.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C16	138
Or}	Other <Othr>	[1..1]	±		139

4.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Impacted by: C16 "IBAN"

Datatype: "IBAN2007Identifier" on page 158

Constraints

- **IBAN**

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

4.1.2.1.2 Other <Othr>

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Other <Othr> contains the following elements (see "[GenericAccountIdentification1](#)" on page 136 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		136
	SchemeName <SchmeNm>	[0..1]			137
{Or	Code <Cd>	[1..1]	CodeSet		137
Or}	Proprietary <Prtry>	[1..1]	Text		137
	Issuer <Issr>	[0..1]	Text		137

4.1.3 Date Time**4.1.3.1 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		139
Or}	DateTime <DtTm>	[1..1]	DateTime		139

4.1.3.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "[ISODate](#)" on page 157

4.1.3.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "[ISODatetime](#)" on page 158

4.1.4 Financial Institution Identification

4.1.4.1 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]	±		140
	MemberIdentification <Mmbld>	[1..1]	Text		140

4.1.4.1.1 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 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		153
Or}	Proprietary <Prtry>	[1..1]	Text		153

4.1.4.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max35Text](#)" on page 161

4.1.4.2 BranchAndFinancialInstitutionIdentification8

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]			141
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143
	BranchIdentification <BrnchId>	[0..1]			144
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

4.1.4.2.1 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 **FinancialInstitutionIdentification23** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	141
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		142
	LEI <LEI>	[0..1]	IdentifierSet		142
	Name <Nm>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]	±		142
	Other <Othr>	[0..1]	±		143

4.1.4.2.1.1 BICFI <BICFI>

Presence: [0..1]

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

Impacted by: C3 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 158

Constraints

- **BICFI**

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

4.1.4.2.1.2 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 140 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		140
	MemberIdentification <Mmbld>	[1..1]	Text		140

4.1.4.2.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "[LEIIdentifier](#)" on page 159

4.1.4.2.1.4 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 160

4.1.4.2.1.5 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstIAdr> contains the following elements (see "PostalAddress27" on page 149 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		150
Or}	Proprietary <Prtry>	[1..1]	±		150
	CareOf <CareOf>	[0..1]	Text		150
	Department <Dept>	[0..1]	Text		150
	SubDepartment <SubDept>	[0..1]	Text		151
	StreetName <StrtNm>	[0..1]	Text		151
	BuildingNumber <BldgNb>	[0..1]	Text		151
	BuildingName <BldgNm>	[0..1]	Text		151
	Floor <Flr>	[0..1]	Text		151
	UnitNumber <UnitNb>	[0..1]	Text		151
	PostBox <PstBx>	[0..1]	Text		151
	Room <Room>	[0..1]	Text		151
	PostCode <PstCd>	[0..1]	Text		152
	TownName <TwnNm>	[0..1]	Text		152
	TownLocationName <TwnLctnNm>	[0..1]	Text		152
	DistrictName <DstrctNm>	[0..1]	Text		152
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		152
	Country <Ctry>	[0..1]	CodeSet	C14	152
	AddressLine <AdrLine>	[0..7]	Text		152

4.1.4.2.1.6 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 145 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		146
	SchemeName <SchmeNm>	[0..1]			146
{Or	Code <Cd>	[1..1]	CodeSet		146
Or}	Proprietary <Prtry>	[1..1]	Text		146
	Issuer <Issr>	[0..1]	Text		146

4.1.4.2.2 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 **BranchData5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		144
	LEI <LEI>	[0..1]	IdentifierSet		144
	Name <Nm>	[0..1]	Text		144
	PostalAddress <PstlAdr>	[0..1]	±		144

4.1.4.2.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 161

4.1.4.2.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "[LEIIdentifier](#)" on page 159

4.1.4.2.2.3 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 160

4.1.4.2.2.4 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 "PostalAddress27" on page 149 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		150
Or}	Proprietary <Prtry>	[1..1]	±		150
	CareOf <CareOf>	[0..1]	Text		150
	Department <Dept>	[0..1]	Text		150
	SubDepartment <SubDept>	[0..1]	Text		151
	StreetName <StrtNm>	[0..1]	Text		151
	BuildingNumber <BldgNb>	[0..1]	Text		151
	BuildingName <BldgNm>	[0..1]	Text		151
	Floor <Flr>	[0..1]	Text		151
	UnitNumber <UnitNb>	[0..1]	Text		151
	PostBox <PstBx>	[0..1]	Text		151
	Room <Room>	[0..1]	Text		151
	PostCode <PstCd>	[0..1]	Text		152
	TownName <TwnNm>	[0..1]	Text		152
	TownLocationName <TwnLctnNm>	[0..1]	Text		152
	DistrictName <DstrctNm>	[0..1]	Text		152
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		152
	Country <Ctry>	[0..1]	CodeSet	C14	152
	AddressLine <AdrLine>	[0..7]	Text		152

4.1.4.3 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		146
	SchemeName <SchmeNm>	[0..1]			146
{Or	Code <Cd>	[1..1]	CodeSet		146
Or}	Proprietary <Prtry>	[1..1]	Text		146
	Issuer <Issr>	[0..1]	Text		146

4.1.4.3.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max35Text" on page 161**4.1.4.3.2 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		146
Or}	Proprietary <Prtry>	[1..1]	Text		146

4.1.4.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalFinancialInstitutionIdentification1Code" on page 157**4.1.4.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 161**4.1.4.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 161**4.1.5 Identification Information****4.1.5.1 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		147
	Issuer <Issr>	[0..1]	Text		147

4.1.5.1.1 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 161**4.1.5.1.2 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 161**4.1.5.2 GenericIdentification30***Definition:* Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		147
	Issuer <Issr>	[1..1]	Text		147
	SchemeName <SchmeNm>	[0..1]	Text		147

4.1.5.2.1 Identification <Id>*Presence:* [1..1]*Definition:* Proprietary information, often a code, issued by the data source scheme issuer.*Datatype:* "Exact4AlphaNumericText" on page 159**4.1.5.2.2 Issuer <Issr>***Presence:* [1..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 161**4.1.5.2.3 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Short textual description of the scheme.*Datatype:* "Max35Text" on page 161**4.1.6 Miscellaneous****4.1.6.1 SupplementaryData1***Definition:* Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		148
	Envelope <Envlp>	[1..1]	(External Schema)		148

Constraints

- **SupplementaryDataRule**

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

4.1.6.1.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 161

4.1.6.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

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

4.1.7 Payment

4.1.7.1 InstructionForInstructedAgent1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		148
	InstructionInformation <InstrInf>	[0..1]	Text		149

4.1.7.1.1 Code <Cd>

Presence: [0..1]

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

Datatype: "ExternalInstructedAgentInstruction1Code" on page 157

4.1.7.1.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 160

4.1.8 Postal Address

4.1.8.1 PostalAddress27

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]			149
{Or	Code <Cd>	[1..1]	CodeSet		150
Or}	Proprietary <Prtry>	[1..1]	±		150
	CareOf <CareOf>	[0..1]	Text		150
	Department <Dept>	[0..1]	Text		150
	SubDepartment <SubDept>	[0..1]	Text		151
	StreetName <StrtNm>	[0..1]	Text		151
	BuildingNumber <BldgNb>	[0..1]	Text		151
	BuildingName <BldgNm>	[0..1]	Text		151
	Floor <Flr>	[0..1]	Text		151
	UnitNumber <UnitNb>	[0..1]	Text		151
	PostBox <PstBx>	[0..1]	Text		151
	Room <Room>	[0..1]	Text		151
	PostCode <PstCd>	[0..1]	Text		152
	TownName <TwnNm>	[0..1]	Text		152
	TownLocationName <TwnLctnNm>	[0..1]	Text		152
	DistrictName <DstrctNm>	[0..1]	Text		152
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		152
	Country <Ctry>	[0..1]	CodeSet	C14	152
	AddressLine <AdrLine>	[0..7]	Text		152

4.1.8.1.1 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		150
Or}	Proprietary <Prtry>	[1..1]	±		150

4.1.8.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 155

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

4.1.8.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 147 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		147
	Issuer <Issr>	[1..1]	Text		147
	SchemeName <SchmeNm>	[0..1]	Text		147

4.1.8.1.2 CareOf <CareOf>

Presence: [0..1]

Definition: Identifies an addressee that is accepting the correspondence for the intended recipient. Using care of ensures the correspondence reaches the right recipient rather than getting returned to the sender.

Datatype: "Max140Text" on page 160

4.1.8.1.3 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 161

4.1.8.1.4 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 161

4.1.8.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max140Text" on page 160

4.1.8.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 160

4.1.8.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max140Text" on page 160

4.1.8.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 161

4.1.8.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: "Max16Text" on page 160

4.1.8.1.10 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 160

4.1.8.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 161

4.1.8.1.12 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 160

4.1.8.1.13 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 160

4.1.8.1.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max140Text" on page 160

4.1.8.1.15 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 160

4.1.8.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 161

4.1.8.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C14 "Country"

Datatype: "CountryCode" on page 155

Constraints

- **Country**

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

4.1.8.1.18 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 161

4.1.9 System Identification

4.1.9.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		153
Or}	Proprietary <Prtry>	[1..1]	Text		153

4.1.9.1.1 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 156](#)

4.1.9.1.2 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 161](#)

4.2 Message Datatypes

4.2.1 Amount

4.2.1.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 154

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.2.2 CodeSet

4.2.2.1 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveCurrency**

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

4.2.2.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

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

4.2.2.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

4.2.2.4 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern [A-Z]{2,2}

Constraints

- **Country**

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

4.2.2.5 CreditDebitCode

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

Type: CodeSet

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

4.2.2.6 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.7 ExternalCashAccountType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.8 ExternalChargeType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.9 ExternalClearingSystemIdentification1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	5

4.2.2.10 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.11 ExternalInstructedAgentInstruction1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.12 ExternalProxyAccountType1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3 Date

4.2.3.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

4.2.4 DateTime

4.2.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

4.2.5 IdentifierSet

4.2.5.1 BICFIDec2014Identifier

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

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

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

Constraints

- **BICFI**

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

4.2.5.2 IBAN2007Identifier

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

Type: IdentifierSet

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

Format

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

Constraints

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

4.2.5.3 LEIdentifier

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; LEIdentifier

Format

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

4.2.5.4 UUIDv4Identifier

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

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

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

4.2.6 Quantity

4.2.6.1 DecimalNumber

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

Type: Quantity

Format

totalDigits	18
fractionDigits	17

4.2.7 Text

4.2.7.1 Exact4AlphaNumericText

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

Type: Text

Format

pattern	[a-zA-Z0-9]{4}
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4.2.7.2 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

4.2.7.3 Max15NumericText

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

Type: Text

Format

pattern	[0-9]{1,15}
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4.2.7.4 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

4.2.7.5 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

4.2.7.6 Max34Text

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

Type: Text

Format

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

4.2.7.7 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

4.2.7.8 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

4.2.7.9 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70