

ISO 20022

Cash Management - Cheques 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 - Cheques Management - Maintenance 2023 - 2024.

March 2024

# Table of Contents

<b>1</b>	<b>Message Set Overview</b>	<b>3</b>
1.1	List of MessageDefinitions	3
<b>2</b>	<b>camt.107.001.02 ChequePresentmentNotificationV02</b>	<b>4</b>
2.1	MessageDefinition Functionality	4
2.2	Structure	5
2.3	Constraints	5
2.4	Message Building Blocks	6
<b>3</b>	<b>camt.108.001.02 ChequeCancellationOrStopRequestV02</b>	<b>17</b>
3.1	MessageDefinition Functionality	17
3.2	Structure	18
3.3	Constraints	18
3.4	Message Building Blocks	19
<b>4</b>	<b>camt.109.001.02 ChequeCancellationOrStopReportV02</b>	<b>29</b>
4.1	MessageDefinition Functionality	29
4.2	Structure	30
4.3	Constraints	30
4.4	Message Building Blocks	31
<b>5</b>	<b>Message Items Types</b>	<b>40</b>
5.1	MessageComponents	40
5.2	Message Datatypes	71

# 1 Message Set Overview

## Introduction

This document describes the Cash Management - Cheques 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.107.001.02 ChequePresentmentNotificationV02	<p>The ChequePresentmentNotification message is sent by a drawer bank, or a bank acting on behalf of the drawer bank to the bank on which a/several cheque(s) has been drawn (the drawee bank).</p> <p>It is used to advise the drawee bank, or confirm to an enquiring bank, the details concerning the cheque(s) referred to in the message.</p>
camt.108.001.02 ChequeCancellationOrStopRequestV02	<p>The ChequeCancellationOrStopRequest message is sent by a drawer bank, or a bank acting on behalf of the drawer bank, to the agent on which a cheque has been drawn (the drawee bank) to request for the cancellation of the presentment and/or stop the payment of the cheque referred to in the message.</p>
camt.109.001.02 ChequeCancellationOrStopReportV02	<p>The ChequeCancellationOrStopReport message is sent by the drawee agent (on which a cheque is drawn) to the drawer agent or the agent acting on behalf of the drawer agent to indicate what actions have been taken in attempting to cancel the presentment and/or stop the payment of the cheque referred to in the message.</p>

## **2        camt.107.001.02 ChequePresentmentNotificationV02**

### **2.1      MessageDefinition Functionality**

The ChequePresentmentNotification message is sent by a drawer bank, or a bank acting on behalf of the drawer bank to the bank on which a/several cheque(s) has been drawn (the drawee bank).

It is used to advise the drawee bank, or confirm to an enquiring bank, the details concerning the cheque(s) referred to in the message.

#### **Outline**

The ChequePresentmentNotificationV02 MessageDefinition is composed of 3 MessageBuildingBlocks:

**A. GroupHeader**

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

**B. Cheque**

Specifies the details of the cheque.

**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> <ChqPresntmntNtfctn>	[1..1]			
	<b>GroupHeader</b> <GrpHdr>	[1..1]	±		6
	<b>Cheque</b> <Chq>	[1..*]			7
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		7
	<b>ChequeNumber</b> <ChqNb>	[1..1]	Text		8
	<b>IssueDate</b> <IsseDt>	[1..1]	Date		8
	<b>StaleDate</b> <StlDt>	[0..1]	Date		8
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C6	8
	<b>ValueDate</b> <ValDt>	[0..1]	±		8
	<b>Payer</b> <Pyer>	[0..1]	±		9
	<b>PayerAccount</b> <PyerAcct>	[0..1]	±	C9, C8	10
	<b>DrawerAgent</b> <DrwrAgt>	[0..1]	±		11
	<b>DrawerAgentAccount</b> <DrwrAgtAcct>	[0..1]	±	C9, C8	12
	<b>Payee</b> <Pyee>	[1..1]	±		13
	<b>PayeeAccount</b> <PyeeAcct>	[0..1]	±	C9, C8	14
	<b>InstructionForChequeAgent</b> <InstrForChqAgt>	[0..*]			15
	<b>Code</b> <Cd>	[0..1]	CodeSet		15
	<b>InstructionInformation</b> <InstrInf>	[0..1]	Text		15
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C10	16

## 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 AnyBIC**

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

**C4 BICFI**

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

**C5 Country**

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

**C6 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C7 IBAN**

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

**C8 IdentificationAndProxyGuideline**

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

**C9 IdentificationOrProxyPresenceRule**

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

**C10 SupplementaryDataRule**

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

## 2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 2.4.1 GroupHeader <GrpHdr>

*Presence:* [1..1]

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

**GroupHeader <GrpHdr>** contains the following elements (see "GroupHeader103" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		54
	CreationDateTime <CreDtTm>	[1..1]	DateTime		54
	NumberOfCheques <NbOfChqs>	[1..1]	Text		54
	ControlSum <CtrlSum>	[0..1]	Quantity		54

## 2.4.2 Cheque <Chq>

*Presence:* [1..\*]

*Definition:* Specifies the details of the cheque.

**Cheque <Chq>** contains the following **Cheque17** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		7
	<b>ChequeNumber</b> <ChqNb>	[1..1]	Text		8
	<b>IssueDate</b> <IssDt>	[1..1]	Date		8
	<b>StaleDate</b> <StlDt>	[0..1]	Date		8
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C6	8
	<b>ValueDate</b> <ValDt>	[0..1]	±		8
	<b>Payer</b> <Pyer>	[0..1]	±		9
	<b>PayerAccount</b> <PyerAcct>	[0..1]	±	C9, C8	10
	<b>DrawerAgent</b> <DrwrAgt>	[0..1]	±		11
	<b>DrawerAgentAccount</b> <DrwrAgtAcct>	[0..1]	±	C9, C8	12
	<b>Payee</b> <Pyee>	[1..1]	±		13
	<b>PayeeAccount</b> <PyeeAcct>	[0..1]	±	C9, C8	14
	<b>InstructionForChequeAgent</b> <InstrForChqAgt>	[0..*]			15
	<b>Code</b> <Cd>	[0..1]	CodeSet		15
	<b>InstructionInformation</b> <InstrInf>	[0..1]	Text		15

### 2.4.2.1 InstructionIdentification <InstrId>

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 81

#### 2.4.2.2 ChequeNumber <ChqNb>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 81

#### 2.4.2.3 IssueDate <IsseDt>

*Presence:* [1..1]

*Definition:* Date when the cheque has been issued by the payer.

*Datatype:* "ISODate" on page 77

#### 2.4.2.4 StaleDate <StlDt>

*Presence:* [0..1]

*Definition:* Date after which a cheque is no longer valid. The validity period of a cheque is calculated from the issue date on the face of the cheque. The period may be indicated on the face of the cheque itself such as "Valid for 90 days" or may be determined in accordance with domestic banking practice.

Not all countries will have a validity period.

*Datatype:* "ISODate" on page 77

#### 2.4.2.5 Amount <Amt>

*Presence:* [1..1]

*Definition:* Specifies the amount of the cheque to be paid to the payee.

*Impacted by:* C1 "ActiveCurrency", C6 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 71

##### 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.

#### 2.4.2.6 ValueDate <ValDt>

*Presence:* [0..1]



*Definition:* Date and time at which the cheque amount becomes available on the payee account.

**ValueDate <ValDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on [page 45](#) for details)

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

#### 2.4.2.7 Payer <Pyr>

*Presence:* [0..1]

*Definition:* Party that issues a cheque ordering the drawee agent to pay a specific amount, upon demand, to the payee.

**Payer <Pyer>** contains the following elements (see "PartyIdentification272" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		55
	PostalAddress <PstlAdr>	[0..1]	±		56
	Identification <Id>	[0..1]			56
{Or	OrganisationIdentification <OrgId>	[1..1]			57
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	58
	LEI <LEI>	[0..1]	IdentifierSet		58
	Other <Othr>	[0..*]			58
	Identification <Id>	[1..1]	Text		59
	SchemeName <SchmeNm>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	Issuer <Issr>	[0..1]	Text		59
Or}	PrivateIdentification <PrvtId>	[1..1]			59
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			60
	BirthDate <BirthDt>	[1..1]	Date		60
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		60
	CityOfBirth <CityOfBirth>	[1..1]	Text		61
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	61
	Other <Othr>	[0..*]			61
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer <Issr>	[0..1]	Text		62
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	62
	ContactDetails <CtctDtls>	[0..1]	±		62

#### 2.4.2.8 PayerAccount <PyerAcct>

*Presence:* [0..1]

*Definition:* Specifies the cash account of the payer.

*Impacted by:* C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

**PayerAccount <PyerAcct>** contains the following elements (see "CashAccount40" on page 40 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		41
	Type <Tp>	[0..1]	±		41
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		42
	Proxy <Prxy>	[0..1]	±		42

#### 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
```

#### 2.4.2.9 DrawerAgent <DrwrAgt>

*Presence:* [0..1]

*Definition:* Specifies the agent servicing the account of the cheque payer.

**DrawerAgent <DrwrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 46 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			47
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	47
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		48
	LEI <LEI>	[0..1]	IdentifierSet		48
	Name <Nm>	[0..1]	Text		48
	PostalAddress <PstlAdr>	[0..1]	±		48
	Other <Othr>	[0..1]	±		49
	BranchIdentification <BrnchId>	[0..1]			50
	Identification <Id>	[0..1]	Text		50
	LEI <LEI>	[0..1]	IdentifierSet		50
	Name <Nm>	[0..1]	Text		50
	PostalAddress <PstlAdr>	[0..1]	±		50

#### 2.4.2.10 DrawerAgentAccount <DrwrAgtAcct>

*Presence:* [0..1]

*Definition:* Specifies the cash account of the drawer agent.

*Impacted by:* C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

**DrawerAgentAccount <DrwrAgtAcct>** contains the following elements (see "CashAccount40" on page 40 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		41
	Type <Tp>	[0..1]	±		41
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		42
	Proxy <Prxy>	[0..1]	±		42

**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

**2.4.2.11 Payee <Pyee>**

*Presence:* [1..1]

*Definition:* Party that receives an amount of money as specified in the cheque.

**Payee <Pyee>** contains the following elements (see "PartyIdentification272" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		55
	PostalAddress <PstlAdr>	[0..1]	±		56
	Identification <Id>	[0..1]			56
{Or	OrganisationIdentification <OrgId>	[1..1]			57
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	58
	LEI <LEI>	[0..1]	IdentifierSet		58
	Other <Othr>	[0..*]			58
	Identification <Id>	[1..1]	Text		59
	SchemeName <SchmeNm>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	Issuer </Issr>	[0..1]	Text		59
Or}	PrivateIdentification <PrvtId>	[1..1]			59
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			60
	BirthDate <BirthDt>	[1..1]	Date		60
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		60
	CityOfBirth <CityOfBirth>	[1..1]	Text		61
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	61
	Other <Othr>	[0..*]			61
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer </Issr>	[0..1]	Text		62
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	62
	ContactDetails <CtctDtls>	[0..1]	±		62

#### 2.4.2.12 PayeeAccount <PyeeAcct>

*Presence:* [0..1]

*Definition:* Specifies the cash account of the payee.

*Impacted by:* C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

**PayeeAccount <PyeeAcct>** contains the following elements (see "CashAccount40" on page 40 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		41
	Type <Tp>	[0..1]	±		41
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		42
	Proxy <Prxy>	[0..1]	±		42

#### 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

### 2.4.2.13 InstructionForChequeAgent <InstrForChqAgt>

*Presence:* [0..\*]

*Definition:* Further information related to the processing of the cheque instruction that may need to be acted upon by the agent processing the cheque.

**InstructionForChequeAgent <InstrForChqAgt>** contains the following **InstructionForChequeAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Code</b> <Cd>	[0..1]	CodeSet		15
	<b>InstructionInformation</b> <InstrInf>	[0..1]	Text		15

#### 2.4.2.13.1 Code <Cd>

*Presence:* [0..1]

*Definition:* Coded information related to the processing of the cheque, intended for the receiving agent.

*Datatype:* "ExternalChequeAgentInstruction1Code" on page 74

#### 2.4.2.13.2 InstructionInformation <InstrInf>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 80

## 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:* C10 "SupplementaryDataRule"

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		53
	Envelope <Envlp>	[1..1]	(External Schema)		53

### 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.108.001.02**

## **ChequeCancellationOrStopRequestV02**

### **3.1      MessageDefinition Functionality**

The ChequeCancellationOrStopRequest message is sent by a drawer bank, or a bank acting on behalf of the drawer bank, to the agent on which a cheque has been drawn (the drawee bank) to request for the cancellation of the presentment and/or stop the payment of the cheque referred to in the message.

#### Outline

The ChequeCancellationOrStopRequestV02 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. Cheque

Specifies the details of the cheque.

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> <ChqCxlOrStopReq>	[1..1]			
	<b>GroupHeader</b> <GrpHdr>	[1..1]	±		19
	<b>Cheque</b> <Chq>	[1..*]			20
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		20
	<b>OriginalInstructionIdentification</b> <OrgnlInstrId>	[0..1]	Text		21
	<b>ChequeNumber</b> <ChqNb>	[1..1]	Text		21
	<b>IssueDate</b> <IsseDt>	[1..1]	Date		21
	<b>StaleDate</b> <StlDt>	[0..1]	Date		21
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C6	21
	<b>EffectiveDate</b> <FctvDt>	[0..1]	±		22
	<b>DrawerAgent</b> <DrwrAgt>	[0..1]	±		22
	<b>DrawerAgentAccount</b> <DrwrAgtAcct>	[0..1]	±	C9, C8	23
	<b>Payee</b> <Pyee>	[0..1]	±		24
	<b>PayeeAccount</b> <PyeeAcct>	[0..1]	±	C9, C8	25
	<b>ChequeCancellationOrStopReason</b> <ChqCxlOrStopRsn>	[0..1]			26
	<b>Originator</b> <Orgtr>	[0..1]	CodeSet		26
	<b>Reason</b> <Rsn>	[1..1]			27
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		27
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		27
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		27
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C10	27

## 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 AnyBIC**

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

**C4 BICFI**

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

**C5 Country**

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

**C6 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C7 IBAN**

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

**C8 IdentificationAndProxyGuideline**

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

**C9 IdentificationOrProxyPresenceRule**

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

**C10 SupplementaryDataRule**

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

## 3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 3.4.1 GroupHeader <GrpHdr>

*Presence:* [1..1]

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

**GroupHeader <GrpHdr>** contains the following elements (see "GroupHeader103" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		54
	CreationDateTime <CreDtTm>	[1..1]	DateTime		54
	NumberOfCheques <NbOfChqs>	[1..1]	Text		54
	ControlSum <CtrlSum>	[0..1]	Quantity		54

## 3.4.2 Cheque <Chq>

*Presence:* [1..\*]

*Definition:* Specifies the details of the cheque.

**Cheque <Chq>** contains the following **Cheque20** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		20
	<b>OriginalInstructionIdentification</b> <OrgnlInstrId>	[0..1]	Text		21
	<b>ChequeNumber</b> <ChqNb>	[1..1]	Text		21
	<b>IssueDate</b> <IssDt>	[1..1]	Date		21
	<b>StaleDate</b> <StlDt>	[0..1]	Date		21
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C6	21
	<b>EffectiveDate</b> <FctvDt>	[0..1]	±		22
	<b>DrawerAgent</b> <DrwrAgt>	[0..1]	±		22
	<b>DrawerAgentAccount</b> <DrwrAgtAcct>	[0..1]	±	C9, C8	23
	<b>Payee</b> <Pyee>	[0..1]	±		24
	<b>PayeeAccount</b> <PyeeAcct>	[0..1]	±	C9, C8	25
	<b>ChequeCancellationOrStopReason</b> <ChqCxlOrStopRsn>	[0..1]			26
	<b>Originator</b> <Orgtr>	[0..1]	CodeSet		26
	<b>Reason</b> <Rsn>	[1..1]			27
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		27
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		27
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		27

### 3.4.2.1 InstructionIdentification <InstrId>

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 81

### 3.4.2.2 OriginalInstructionIdentification <OrgnInstrId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 81

### 3.4.2.3 ChequeNumber <ChqNb>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 81

### 3.4.2.4 IssueDate <IsseDt>

*Presence:* [1..1]

*Definition:* Date when the cheque has been issued by the payer.

*Datatype:* "ISODate" on page 77

### 3.4.2.5 StaleDate <StlDt>

*Presence:* [0..1]

*Definition:* Date after which a cheque is no longer valid.

*Usage:*

The validity period of a cheque is calculated from the issue date on the face of the cheque.

The period may be indicated on the face of the cheque itself such as "Valid for 90 days" or may be determined in accordance with domestic banking practice.

Not all countries will have a validity period.

*Datatype:* "ISODate" on page 77

### 3.4.2.6 Amount <Amt>

*Presence:* [1..1]

*Definition:* Specifies the amount of the cheque to be paid to the payee.

*Impacted by:* C1 "ActiveCurrency", C6 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 71

**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.

**3.4.2.7 EffectiveDate <FctvDt>**

*Presence:* [0..1]

*Definition:* Date and time at which the cheque amount becomes available on the payee account.

**EffectiveDate <FctvDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 45 for details)

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

**3.4.2.8 DrawerAgent <DrwrAgt>**

*Presence:* [0..1]

*Definition:* Specifies the agent servicing the account of the cheque payer.

**DrawerAgent <DrwrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 46 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			47
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	47
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		48
	LEI <LEI>	[0..1]	IdentifierSet		48
	Name <Nm>	[0..1]	Text		48
	PostalAddress <PstlAdr>	[0..1]	±		48
	Other <Othr>	[0..1]	±		49
	BranchIdentification <BrnchId>	[0..1]			50
	Identification <Id>	[0..1]	Text		50
	LEI <LEI>	[0..1]	IdentifierSet		50
	Name <Nm>	[0..1]	Text		50
	PostalAddress <PstlAdr>	[0..1]	±		50

### 3.4.2.9 DrawerAgentAccount <DrwrAgtAcct>

*Presence:* [0..1]

*Definition:* Specifies the cash account of the drawer agent.

*Impacted by:* C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

**DrawerAgentAccount <DrwrAgtAcct>** contains the following elements (see "CashAccount40" on page 40 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		41
	Type <Tp>	[0..1]	±		41
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		42
	Proxy <Prxy>	[0..1]	±		42

**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

**3.4.2.10 Payee <Pyee>**

*Presence:* [0..1]

*Definition:* Party that receives an amount of money as specified in the cheque.



**Payee <Pyee>** contains the following elements (see "PartyIdentification272" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		55
	PostalAddress <PstlAdr>	[0..1]	±		56
	Identification <Id>	[0..1]			56
{Or	OrganisationIdentification <OrgId>	[1..1]			57
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	58
	LEI <LEI>	[0..1]	IdentifierSet		58
	Other <Othr>	[0..*]			58
	Identification <Id>	[1..1]	Text		59
	SchemeName <SchmeNm>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	Issuer </Issr>	[0..1]	Text		59
Or}	PrivateIdentification <PrvtId>	[1..1]			59
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			60
	BirthDate <BirthDt>	[1..1]	Date		60
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		60
	CityOfBirth <CityOfBirth>	[1..1]	Text		61
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	61
	Other <Othr>	[0..*]			61
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer </Issr>	[0..1]	Text		62
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	62
	ContactDetails <CtctDtls>	[0..1]	±		62

### 3.4.2.11 PayeeAccount <PyeeAcct>

*Presence:* [0..1]

*Definition:* Specifies the cash account of the payee.

*Impacted by:* C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

**PayeeAccount <PyeeAcct>** contains the following elements (see "CashAccount40" on page 40 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		41
	Type <Tp>	[0..1]	±		41
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		42
	Proxy <Prxy>	[0..1]	±		42

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

### 3.4.2.12 ChequeCancellationOrStopReason <ChqCxlOrStopRsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for stopping the payment of the cheque or a request for reimbursement authorisation.

**ChequeCancellationOrStopReason <ChqCxlOrStopRsn>** contains the following **ChequeCancellationReason1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Originator</b> <Orgtr>	[0..1]	CodeSet		26
	<b>Reason</b> <Rsn>	[1..1]			27
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		27
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		27
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		27

#### 3.4.2.12.1 Originator <Orgtr>

*Presence:* [0..1]

*Definition:* Party that issues the cancellation request.

*Datatype:* "ChequePartyRole1Code" on page 73

CodeName	Name	Definition
DWEA	DraweeAgent	Specifies the agent on which a cheque is drawn, that is the financial institution that services the account of the payee that issued the cheque.
DWRA	DrawerAgent	Specifies the agent servicing the account of the cheque payer.
PAYE	Payee	Party that receives an amount of money as specified in the cheque.
PAYR	Payer	Party that issues a cheque ordering the drawee agent to pay a specific amount, upon demand, to the payee.

### 3.4.2.12.2 Reason <Rsn>

*Presence:* [1..1]

*Definition:* Specifies the reason for the cancellation request.

**Reason <Rsn>** contains one of the following **ChequeCancellationReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		27
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		27

#### 3.4.2.12.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Reason, as published in an external code set.

*Datatype:* "ExternalChequeCancellationReason1Code" on page 74

#### 3.4.2.12.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Reason, in a proprietary form.

*Datatype:* "Max35Text" on page 81

### 3.4.2.12.3 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details on the cancellation request reason.

*Datatype:* "Max140Text" on page 80

## 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:* C10 "SupplementaryDataRule"

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		53
	Envelope <Envlp>	[1..1]	(External Schema)		53

#### 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 **camt.109.001.02**

# **ChequeCancellationOrStopReportV02**

### 4.1 **MessageDefinition Functionality**

The ChequeCancellationOrStopReport message is sent by the drawee agent (on which a cheque is drawn) to the drawer agent or the agent acting on behalf of the drawer agent to indicate what actions have been taken in attempting to cancel the presentment and/or stop the payment of the cheque referred to in the message.

#### Outline

The ChequeCancellationOrStopReportV02 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. Cheque

Specifies the details of the cheque.

C. SupplementaryData

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

## 4.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <ChqCxlOrStopRpt>	[1..1]			
	<b>GroupHeader</b> <GrpHdr>	[1..1]	±		31
	<b>Cheque</b> <Chq>	[1..*]			32
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		32
	<b>OriginalInstructionIdentification</b> <OrgnlInstrId>	[0..1]	Text		33
	<b>ChequeNumber</b> <ChqNb>	[1..1]	Text		33
	<b>IssueDate</b> <IsseDt>	[1..1]	Date		33
	<b>StaleDate</b> <StlDt>	[0..1]	Date		33
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C6	33
	<b>EffectiveDate</b> <FctvDt>	[0..1]	±		34
	<b>DrawerAgent</b> <DrwrAgt>	[0..1]	±		34
	<b>DrawerAgentAccount</b> <DrwrAgtAcct>	[0..1]	±	C9, C8	35
	<b>Payee</b> <Pyee>	[0..1]	±		35
	<b>PayeeAccount</b> <PyeeAcct>	[0..1]	±	C9, C8	36
	<b>ChequeCancellationOrStopStatus</b> <ChqCxlOrStopSts>	[1..1]			37
	<b>Originator</b> <Orgtr>	[0..1]	CodeSet		37
	<b>Status</b> <Sts>	[1..1]			38
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		38
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		38
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		38
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C10	38

## 4.3 Constraints

### C1 ActiveCurrency

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

### C2 ActiveOrHistoricCurrency

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

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

**C3 AnyBIC**

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

**C4 BICFI**

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

**C5 Country**

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

**C6 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C7 IBAN**

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

**C8 IdentificationAndProxyGuideline**

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

**C9 IdentificationOrProxyPresenceRule**

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

**C10 SupplementaryDataRule**

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

## 4.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 4.4.1 GroupHeader <GrpHdr>

*Presence:* [1..1]

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

**GroupHeader <GrpHdr>** contains the following elements (see "GroupHeader103" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		54
	CreationDateTime <CreDtTm>	[1..1]	DateTime		54
	NumberOfCheques <NbOfChqs>	[1..1]	Text		54
	ControlSum <CtrlSum>	[0..1]	Quantity		54

## 4.4.2 Cheque <Chq>

*Presence:* [1..\*]

*Definition:* Specifies the details of the cheque.

**Cheque <Chq>** contains the following **Cheque18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		32
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		33
	ChequeNumber <ChqNb>	[1..1]	Text		33
	IssueDate <IssDt>	[1..1]	Date		33
	StaleDate <StlDt>	[0..1]	Date		33
	Amount <Amt>	[1..1]	Amount	C1, C6	33
	EffectiveDate <FctvDt>	[0..1]	±		34
	DrawerAgent <DrwrAgt>	[0..1]	±		34
	DrawerAgentAccount <DrwrAgtAcct>	[0..1]	±	C9, C8	35
	Payee <Pyee>	[0..1]	±		35
	PayeeAccount <PyeeAcct>	[0..1]	±	C9, C8	36
	ChequeCancellationOrStopStatus <ChqCxlOrStopSts>	[1..1]			37
	Originator <Orgtr>	[0..1]	CodeSet		37
	Status <Sts>	[1..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	AdditionalInformation <AddtlInf>	[0..1]	Text		38

### 4.4.2.1 InstructionIdentification <InstrId>

*Presence:* [0..1]



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

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

*Datatype:* "Max35Text" on page 81

#### **4.4.2.2 OriginalInstructionIdentification <OrgnllInstrId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 81

#### **4.4.2.3 ChequeNumber <ChqNb>**

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 81

#### **4.4.2.4 IssueDate <IsseDt>**

*Presence:* [1..1]

*Definition:* Date when the cheque has been issued by the payer.

*Datatype:* "ISODate" on page 77

#### **4.4.2.5 StaleDate <StlDt>**

*Presence:* [0..1]

*Definition:* Date after which a cheque is no longer valid. The validity period of a cheque is calculated from the issue date on the face of the cheque. The period may be indicated on the face of the cheque itself such as "Valid for 90 days" or may be determined in accordance with domestic banking practice.

Not all countries will have a validity period.

*Datatype:* "ISODate" on page 77

#### **4.4.2.6 Amount <Amt>**

*Presence:* [1..1]

*Definition:* Specifies the amount of the cheque to be paid to the payee.

*Impacted by:* C1 "ActiveCurrency", C6 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 71

##### **Constraints**

- **ActiveCurrency**

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

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.4.2.7 EffectiveDate <FctvDt>

*Presence:* [0..1]

*Definition:* Date and time at which the cheque amount becomes available on the payee account.

**EffectiveDate <FctvDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 45 for details)

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

#### 4.4.2.8 DrawerAgent <DrwrAgt>

*Presence:* [0..1]

*Definition:* Specifies the agent servicing the account of the cheque payer.

**DrawerAgent <DrwrAgt>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 46 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			47
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	47
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		48
	LEI <LEI>	[0..1]	IdentifierSet		48
	Name <Nm>	[0..1]	Text		48
	PostalAddress <PstlAdr>	[0..1]	±		48
	Other <Othr>	[0..1]	±		49
	BranchIdentification <BrnchId>	[0..1]			50
	Identification <Id>	[0..1]	Text		50
	LEI <LEI>	[0..1]	IdentifierSet		50
	Name <Nm>	[0..1]	Text		50
	PostalAddress <PstlAdr>	[0..1]	±		50

**4.4.2.9 DrawerAgentAccount <DrwrAgtAcct>***Presence:* [0..1]*Definition:* Specifies the cash account of the drawer agent.*Impacted by:* C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"**DrawerAgentAccount <DrwrAgtAcct>** contains the following elements (see "CashAccount40" on page 40 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		41
	Type <Tp>	[0..1]	±		41
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		42
	Proxy <Prxy>	[0..1]	±		42

**Constraints**

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

**4.4.2.10 Payee <Pyee>***Presence:* [0..1]*Definition:* Party that receives an amount of money as specified in the cheque.

**Payee <Pyee>** contains the following elements (see "PartyIdentification272" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		55
	PostalAddress <PstlAdr>	[0..1]	±		56
	Identification <Id>	[0..1]			56
{Or	OrganisationIdentification <OrgId>	[1..1]			57
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	58
	LEI <LEI>	[0..1]	IdentifierSet		58
	Other <Othr>	[0..*]			58
	Identification <Id>	[1..1]	Text		59
	SchemeName <SchmeNm>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	Issuer </Issr>	[0..1]	Text		59
Or}	PrivateIdentification <PrvtId>	[1..1]			59
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			60
	BirthDate <BirthDt>	[1..1]	Date		60
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		60
	CityOfBirth <CityOfBirth>	[1..1]	Text		61
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	61
	Other <Othr>	[0..*]			61
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer </Issr>	[0..1]	Text		62
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	62
	ContactDetails <CtctDtls>	[0..1]	±		62

#### 4.4.2.11 PayeeAccount <PyeeAcct>

*Presence:* [0..1]

*Definition:* Specifies the cash account of the payee.

*Impacted by:* C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

**PayeeAccount <PyeeAcct>** contains the following elements (see "CashAccount40" on page 40 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		41
	Type <Tp>	[0..1]	±		41
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		42
	Proxy <Prxy>	[0..1]	±		42

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 4.4.2.12 ChequeCancellationOrStopStatus <ChqCxlOrStopSts>

*Presence:* [1..1]

*Definition:* Specifies the status of the cancellation or stop request.

**ChequeCancellationOrStopStatus <ChqCxlOrStopSts>** contains the following **ChequeCancellationStatus1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Originator</b> <Orgtr>	[0..1]	CodeSet		37
	<b>Status</b> <Sts>	[1..1]			38
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		38
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		38
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		38

##### 4.4.2.12.1 Originator <Orgtr>

*Presence:* [0..1]

*Definition:* Party that issues the cancellation request.

*Datatype:* "ChequePartyRole1Code" on page 73

CodeName	Name	Definition
DWEA	DraweeAgent	Specifies the agent on which a cheque is drawn, that is the financial institution that services the account of the payee that issued the cheque.
DWRA	DrawerAgent	Specifies the agent servicing the account of the cheque payer.
PAYE	Payee	Party that receives an amount of money as specified in the cheque.
PAYR	Payer	Party that issues a cheque ordering the drawee agent to pay a specific amount, upon demand, to the payee.

#### 4.4.2.12.2 Status <Sts>

*Presence:* [1..1]

*Definition:* Specifies the status for the cancellation request.

**Status <Sts>** contains one of the following **ChequeCancellationStatus1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		38
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		38

##### 4.4.2.12.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Status, in a coded form, as published in an external code set.

*Datatype:* "ExternalChequeCancellationStatus1Code" on page 75

##### 4.4.2.12.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Status, in a proprietary form.

*Datatype:* "Max35Text" on page 81

#### 4.4.2.12.3 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details on the cancellation request reason.

*Datatype:* "Max140Text" on page 80

### 4.4.3 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C10 "SupplementaryDataRule"

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		53
	Envelope <Envlp>	[1..1]	(External Schema)		53

#### Constraints

- **SupplementaryDataRule**

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

## 5 Message Items Types

### 5.1 MessageComponents

#### 5.1.1 Account

##### 5.1.1.1 CashAccountType2Choice

*Definition:* Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		40
Or}	Proprietary <Prtry>	[1..1]	Text		40

##### 5.1.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Account type, in a coded form.

*Datatype:* "ExternalCashAccountType1Code" on page 74

##### 5.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 81

##### 5.1.1.2 CashAccount40

*Definition:* Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		41
	Type <Tp>	[0..1]	±		41
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		42
	Proxy <Prxy>	[0..1]	±		42



**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**5.1.1.2.1 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 44 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C7	44
Or}	Other <Othr>	[1..1]	±		45

**5.1.1.2.2 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 40 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		40
Or}	Proprietary <Prtry>	[1..1]	Text		40

**5.1.1.2.3 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 72

**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.

**5.1.1.2.4 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 81

**5.1.1.2.5 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 43 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	Identification <Id>	[1..1]	Text		44

**5.1.1.3 GenericAccountIdentification1**

*Definition:* Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		42
	SchemeName <SchmeNm>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		43
Or}	Proprietary <Prtry>	[1..1]	Text		43
	Issuer <Issr>	[0..1]	Text		43

**5.1.1.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max34Text" on page 81

#### 5.1.1.3.2 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		43
Or}	Proprietary <Prtry>	[1..1]	Text		43

##### 5.1.1.3.2.1 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 73

##### 5.1.1.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 81

##### 5.1.1.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 81

#### 5.1.1.4 ProxyAccountIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	Identification <Id>	[1..1]	Text		44

##### 5.1.1.4.1 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		44
Or}	Proprietary <Prtry>	[1..1]	Text		44

#### 5.1.1.4.1.1 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 76

#### 5.1.1.4.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 81

#### 5.1.1.4.2 Identification <Id>

*Presence:* [1..1]

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

*Datatype:* "Max2048Text" on page 80

## 5.1.2 Account Identification

### 5.1.2.1 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	C7	44
Or}	Other <Othr>	[1..1]	±		45

#### 5.1.2.1.1 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:* C7 "IBAN"

*Datatype:* "IBAN2007Identifier" on page 78

**Constraints**

- **IBAN**

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

**5.1.2.1.2 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 42 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		42
	SchemeName <SchmeNm>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		43
Or}	Proprietary <Prtry>	[1..1]	Text		43
	Issuer <Issr>	[0..1]	Text		43

**5.1.3 Date Time****5.1.3.1 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		45
Or}	DateTime <DtTm>	[1..1]	DateTime		45

**5.1.3.1.1 Date <Dt>**

*Presence:* [1..1]

*Definition:* Specified date.

*Datatype:* "[ISODate](#)" on page 77

**5.1.3.1.2 DateTime <DtTm>**

*Presence:* [1..1]

*Definition:* Specified date and time.

*Datatype:* "[ISODatetime](#)" on page 77

## 5.1.4 Financial Institution Identification

### 5.1.4.1 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]	±		46
	MemberIdentification <Mmbld>	[1..1]	Text		46

#### 5.1.4.1.1 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 70 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		71
Or}	Proprietary <Prtry>	[1..1]	Text		71

#### 5.1.4.1.2 MemberIdentification <Mmbld>

*Presence:* [1..1]

*Definition:* Identification of a member of a clearing system.

*Datatype:* "[Max35Text](#)" on page 81

### 5.1.4.2 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]			47
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	47
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		48
	LEI <LEI>	[0..1]	IdentifierSet		48
	Name <Nm>	[0..1]	Text		48
	PostalAddress <PstlAdr>	[0..1]	±		48
	Other <Othr>	[0..1]	±		49
	BranchIdentification <BrnchId>	[0..1]			50
	Identification <Id>	[0..1]	Text		50
	LEI <LEI>	[0..1]	IdentifierSet		50
	Name <Nm>	[0..1]	Text		50
	PostalAddress <PstlAdr>	[0..1]	±		50

#### 5.1.4.2.1 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	C4	47
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		48
	LEI <LEI>	[0..1]	IdentifierSet		48
	Name <Nm>	[0..1]	Text		48
	PostalAddress <PstlAdr>	[0..1]	±		48
	Other <Othr>	[0..1]	±		49

##### 5.1.4.2.1.1 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:* C4 "BICFI"

*Datatype:* "BICFIDec2014Identifier" on page 78

**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.

**5.1.4.2.1.2 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 46 for details)

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

**5.1.4.2.1.3 LEI <LEI>**

*Presence:* [0..1]

*Definition:* Legal entity identifier of the financial institution.

*Datatype:* "LEIIdentifier" on page 79

**5.1.4.2.1.4 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 80

**5.1.4.2.1.5 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 67 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			67
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	±		68
	CareOf <CareOf>	[0..1]	Text		68
	Department <Dept>	[0..1]	Text		68
	SubDepartment <SubDept>	[0..1]	Text		68
	StreetName <StrtNm>	[0..1]	Text		69
	BuildingNumber <BldgNb>	[0..1]	Text		69
	BuildingName <BldgNm>	[0..1]	Text		69
	Floor <Flr>	[0..1]	Text		69
	UnitNumber <UnitNb>	[0..1]	Text		69
	PostBox <PstBx>	[0..1]	Text		69
	Room <Room>	[0..1]	Text		69
	PostCode <PstCd>	[0..1]	Text		69
	TownName <TwnNm>	[0..1]	Text		70
	TownLocationName <TwnLctnNm>	[0..1]	Text		70
	DistrictName <DstrctNm>	[0..1]	Text		70
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		70
	Country <Ctry>	[0..1]	CodeSet	C5	70
	AddressLine <AdrLine>	[0..7]	Text		70

#### 5.1.4.2.1.6 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 51 for details)

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

#### 5.1.4.2.2 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		50
	LEI <LEI>	[0..1]	IdentifierSet		50
	Name <Nm>	[0..1]	Text		50
	PostalAddress <PstlAdr>	[0..1]	±		50

##### 5.1.4.2.2.1 Identification <Id>

*Presence:* [0..1]

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

*Datatype:* "[Max35Text](#)" on page 81

##### 5.1.4.2.2.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "[LEIIdentifier](#)" on page 79

##### 5.1.4.2.2.3 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 80

##### 5.1.4.2.2.4 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 67 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			67
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	±		68
	CareOf <CareOf>	[0..1]	Text		68
	Department <Dept>	[0..1]	Text		68
	SubDepartment <SubDept>	[0..1]	Text		68
	StreetName <StrtNm>	[0..1]	Text		69
	BuildingNumber <BldgNb>	[0..1]	Text		69
	BuildingName <BldgNm>	[0..1]	Text		69
	Floor <Flr>	[0..1]	Text		69
	UnitNumber <UnitNb>	[0..1]	Text		69
	PostBox <PstBx>	[0..1]	Text		69
	Room <Room>	[0..1]	Text		69
	PostCode <PstCd>	[0..1]	Text		69
	TownName <TwnNm>	[0..1]	Text		70
	TownLocationName <TwnLctnNm>	[0..1]	Text		70
	DistrictName <DstrctNm>	[0..1]	Text		70
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		70
	Country <Ctry>	[0..1]	CodeSet	C5	70
	AddressLine <AdrLine>	[0..7]	Text		70

### 5.1.4.3 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		52
	SchemeName <SchmeNm>	[0..1]			52
{Or	Code <Cd>	[1..1]	CodeSet		52
Or}	Proprietary <Prtry>	[1..1]	Text		52
	Issuer <Issr>	[0..1]	Text		52

**5.1.4.3.1 Identification <Id>***Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max35Text" on page 81**5.1.4.3.2 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		52
Or}	Proprietary <Prtry>	[1..1]	Text		52

**5.1.4.3.2.1 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 75**5.1.4.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 81**5.1.4.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 81**5.1.5 Identification Information****5.1.5.1 GenericIdentification30***Definition:* Information related to an identification, for example, party identification or account identification.

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

**5.1.5.1.1 Identification <Id>***Presence:* [1..1]*Definition:* Proprietary information, often a code, issued by the data source scheme issuer.*Datatype:* "Exact4AlphaNumericText" on page 79**5.1.5.1.2 Issuer <Issr>***Presence:* [1..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 81**5.1.5.1.3 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Short textual description of the scheme.*Datatype:* "Max35Text" on page 81**5.1.6 Miscellaneous****5.1.6.1 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		53
	Envelope <Envlp>	[1..1]	(External Schema)		53

**Constraints**

- SupplementaryDataRule**

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

**5.1.6.1.1 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 81**5.1.6.1.2 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.

### 5.1.6.2 GroupHeader103

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		54
	CreationDateTime <CreDtTm>	[1..1]	DateTime		54
	NumberOfCheques <NbOfChqs>	[1..1]	Text		54
	ControlSum <CtrlSum>	[0..1]	Quantity		54

#### 5.1.6.2.1 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 81

#### 5.1.6.2.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 77

#### 5.1.6.2.3 NumberOfCheques <NbOfChqs>

*Presence:* [1..1]

*Definition:* Number of individual cheques contained in the message.

*Datatype:* "Max15NumericText" on page 80

#### 5.1.6.2.4 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 79

## 5.1.7 Party Identification

### 5.1.7.1 PartyIdentification272

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		55
	PostalAddress <PstlAdr>	[0..1]	±		56
	Identification <Id>	[0..1]			56
{Or	OrganisationIdentification <OrgId>	[1..1]			57
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	58
	LEI <LEI>	[0..1]	IdentifierSet		58
	Other <Othr>	[0..*]			58
	Identification <Id>	[1..1]	Text		59
	SchemeName <SchmeNm>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	Issuer <Issr>	[0..1]	Text		59
Or}	PrivateIdentification <PrvtId>	[1..1]			59
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			60
	BirthDate <BirthDt>	[1..1]	Date		60
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		60
	CityOfBirth <CityOfBirth>	[1..1]	Text		61
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	61
	Other <Othr>	[0..*]			61
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer <Issr>	[0..1]	Text		62
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	62
	ContactDetails <CtctDtls>	[0..1]	±		62

#### 5.1.7.1.1 Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 80

**5.1.7.1.2 PostalAddress <PstlAdr>***Presence:* [0..1]*Definition:* Information that locates and identifies a specific address, as defined by postal services.**PostalAddress <PstlAdr>** contains the following elements (see "[PostalAddress27](#)" on page 67 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			67
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	±		68
	CareOf <CareOf>	[0..1]	Text		68
	Department <Dept>	[0..1]	Text		68
	SubDepartment <SubDept>	[0..1]	Text		68
	StreetName <StrtNm>	[0..1]	Text		69
	BuildingNumber <BldgNb>	[0..1]	Text		69
	BuildingName <BldgNm>	[0..1]	Text		69
	Floor <Flr>	[0..1]	Text		69
	UnitNumber <UnitNb>	[0..1]	Text		69
	PostBox <PstBx>	[0..1]	Text		69
	Room <Room>	[0..1]	Text		69
	PostCode <PstCd>	[0..1]	Text		69
	TownName <TwnNm>	[0..1]	Text		70
	TownLocationName <TwnLctnNm>	[0..1]	Text		70
	DistrictName <DstrctNm>	[0..1]	Text		70
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		70
	Country <Ctry>	[0..1]	CodeSet	C5	70
	AddressLine <AdrLine>	[0..7]	Text		70

**5.1.7.1.3 Identification <Id>***Presence:* [0..1]*Definition:* Unique and unambiguous identification of a party.



**Identification <Id>** contains one of the following **Party52Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]			57
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	58
	LEI <LEI>	[0..1]	IdentifierSet		58
	Other <Othr>	[0..*]			58
	Identification <Id>	[1..1]	Text		59
	SchemeName <SchmeNm>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	Issuer </Issr>	[0..1]	Text		59
Or}	PrivateIdentification <PrvtId>	[1..1]			59
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			60
	BirthDate <BirthDt>	[1..1]	Date		60
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		60
	CityOfBirth <CityOfBirth>	[1..1]	Text		61
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	61
	Other <Othr>	[0..*]			61
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer </Issr>	[0..1]	Text		62

#### 5.1.7.1.3.1 OrganisationIdentification <OrgId>

*Presence:* [1..1]

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

**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	58
	LEI <LEI>	[0..1]	IdentifierSet		58
	Other <Othr>	[0..*]			58
	Identification <Id>	[1..1]	Text		59
	SchemeName <SchmeNm>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	Issuer <Issr>	[0..1]	Text		59

#### 5.1.7.1.3.1.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C3 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 78

#### Constraints

- **AnyBIC**

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

#### 5.1.7.1.3.1.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 79

#### 5.1.7.1.3.1.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		59
	SchemeName <SchmeNm>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	Issuer <Issr>	[0..1]	Text		59

#### 5.1.7.1.3.1.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 80

#### 5.1.7.1.3.1.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

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

#### 5.1.7.1.3.1.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 75

#### 5.1.7.1.3.1.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 81

#### 5.1.7.1.3.1.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 81

#### 5.1.7.1.3.2 PrivateIdentification <PrvtId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person, for example a passport.

**PrivateIdentification <PrvtId>** contains the following **PersonIdentification18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			60
	BirthDate <BirthDt>	[1..1]	Date		60
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		60
	CityOfBirth <CityOfBirth>	[1..1]	Text		61
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	61
	Other <Othr>	[0..*]			61
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer <Issr>	[0..1]	Text		62

#### 5.1.7.1.3.2.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

*Presence:* [0..1]

*Definition:* Date and place of birth of a person.

**DateAndPlaceOfBirth <DtAndPlcOfBirth>** contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		60
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		60
	CityOfBirth <CityOfBirth>	[1..1]	Text		61
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	61

##### 5.1.7.1.3.2.1.1 BirthDate <BirthDt>

*Presence:* [1..1]

*Definition:* Date on which a person is born.

*Datatype:* "ISODate" on page 77

##### 5.1.7.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

*Presence:* [0..1]

*Definition:* Province where a person was born.

*Datatype:* "Max35Text" on page 81

**5.1.7.1.3.2.1.3 CityOfBirth <CityOfBirth>***Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 81**5.1.7.1.3.2.1.4 CountryOfBirth <CtryOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C5 "Country"*Datatype:* "CountryCode" on page 73**Constraints**

- Country**

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

**5.1.7.1.3.2.2 Other <Othr>***Presence:* [0..\*]*Definition:* Unique identification of a person, as assigned by an institution, using an identification scheme.**Other <Othr>** contains the following **GenericPersonIdentification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer <Issr>	[0..1]	Text		62

**5.1.7.1.3.2.2.1 Identification <Id>***Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max256Text" on page 80**5.1.7.1.3.2.2.2 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62

#### 5.1.7.1.3.2.2.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalPersonIdentification1Code" on page 76

#### 5.1.7.1.3.2.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 81

#### 5.1.7.1.3.2.2.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 81

#### 5.1.7.1.4 CountryOfResidence <CtryOfRes>

*Presence:* [0..1]

*Definition:* Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

*Impacted by:* C5 "Country"

*Datatype:* "CountryCode" on page 73

#### Constraints

- **Country**

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

#### 5.1.7.1.5 ContactDetails <CtctDtls>

*Presence:* [0..1]

*Definition:* Set of elements used to indicate how to contact the party.

**ContactDetails <CtctDtls>** contains the following elements (see "Contact13" on page 63 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		64
	Name <Nm>	[0..1]	Text		64
	PhoneNumber <PhneNb>	[0..1]	Text		64
	MobileNumber <MobNb>	[0..1]	Text		65
	FaxNumber <FaxNb>	[0..1]	Text		65
	URLAddress <URLAdr>	[0..1]	Text		65
	EmailAddress <EmailAdr>	[0..1]	Text		65
	EmailPurpose <EmailPurp>	[0..1]	Text		65
	JobTitle <JobTitl>	[0..1]	Text		65
	Responsibility <Rspnsblty>	[0..1]	Text		65
	Department <Dept>	[0..1]	Text		65
	Other <Othr>	[0..*]			66
	ChannelType <ChanlTp>	[1..1]	Text		66
	Identification <Id>	[0..1]	Text		66
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		66

## 5.1.8 Person Identification

### 5.1.8.1 Contact13

*Definition:* Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		64
	Name <Nm>	[0..1]	Text		64
	PhoneNumber <PhneNb>	[0..1]	Text		64
	MobileNumber <MobNb>	[0..1]	Text		65
	FaxNumber <FaxNb>	[0..1]	Text		65
	URLAddress <URLAdr>	[0..1]	Text		65
	EmailAddress <EmailAdr>	[0..1]	Text		65
	EmailPurpose <EmailPurp>	[0..1]	Text		65
	JobTitle <JobTitl>	[0..1]	Text		65
	Responsibility <Rspnsblty>	[0..1]	Text		65
	Department <Dept>	[0..1]	Text		65
	Other <Othr>	[0..*]			66
	ChannelType <ChanlTp>	[1..1]	Text		66
	Identification <Id>	[0..1]	Text		66
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		66

#### 5.1.8.1.1 NamePrefix <NmPrfx>

*Presence:* [0..1]

*Definition:* Specifies the terms used to formally address a person.

*Datatype:* "NamePrefix2Code" on page 76

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

#### 5.1.8.1.2 Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 80

#### 5.1.8.1.3 PhoneNumber <PhneNb>

*Presence:* [0..1]



*Definition:* Collection of information that identifies a phone number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 82

#### **5.1.8.1.4 MobileNumber <MobNb>**

*Presence:* [0..1]

*Definition:* Collection of information that identifies a mobile phone number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 82

#### **5.1.8.1.5 FaxNumber <FaxNb>**

*Presence:* [0..1]

*Definition:* Collection of information that identifies a FAX number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 82

#### **5.1.8.1.6 URLAddress <URLAdr>**

*Presence:* [0..1]

*Definition:* Address for the Universal Resource Locator (URL), for example an address used over the www (HTTP) service.

*Datatype:* "Max2048Text" on page 80

#### **5.1.8.1.7 EmailAddress <EmailAdr>**

*Presence:* [0..1]

*Definition:* Address for electronic mail (e-mail).

*Datatype:* "Max256Text" on page 80

#### **5.1.8.1.8 EmailPurpose <EmailPurp>**

*Presence:* [0..1]

*Definition:* Purpose for which an email address may be used.

*Datatype:* "Max35Text" on page 81

#### **5.1.8.1.9 JobTitle <JobTitl>**

*Presence:* [0..1]

*Definition:* Title of the function.

*Datatype:* "Max35Text" on page 81

#### **5.1.8.1.10 Responsibility <Rspnsblty>**

*Presence:* [0..1]

*Definition:* Role of a person in an organisation.

*Datatype:* "Max35Text" on page 81

#### **5.1.8.1.11 Department <Dept>**

*Presence:* [0..1]

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

*Datatype:* "Max70Text" on page 81

#### 5.1.8.1.12 Other <Othr>

*Presence:* [0..\*]

*Definition:* Contact details in another form.

**Other <Othr>** contains the following **OtherContact1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChannelType <ChanTp>	[1..1]	Text		66
	Identification <Id>	[0..1]	Text		66

##### 5.1.8.1.12.1 ChannelType <ChanTp>

*Presence:* [1..1]

*Definition:* Method used to contact the financial institution's contact for the specific tax region.

*Datatype:* "Max4Text" on page 81

##### 5.1.8.1.12.2 Identification <Id>

*Presence:* [0..1]

*Definition:* Communication value such as phone number or email address.

*Datatype:* "Max128Text" on page 79

#### 5.1.8.1.13 PreferredMethod <PrefrdMtd>

*Presence:* [0..1]

*Definition:* Preferred method used to reach the contact.

*Datatype:* "PreferredContactMethod2Code" on page 77

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

## 5.1.9 Postal Address

### 5.1.9.1 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]			67
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	±		68
	CareOf <CareOf>	[0..1]	Text		68
	Department <Dept>	[0..1]	Text		68
	SubDepartment <SubDept>	[0..1]	Text		68
	StreetName <StrtNm>	[0..1]	Text		69
	BuildingNumber <BldgNb>	[0..1]	Text		69
	BuildingName <BldgNm>	[0..1]	Text		69
	Floor <Flr>	[0..1]	Text		69
	UnitNumber <UnitNb>	[0..1]	Text		69
	PostBox <PstBx>	[0..1]	Text		69
	Room <Room>	[0..1]	Text		69
	PostCode <PstCd>	[0..1]	Text		69
	TownName <TwnNm>	[0..1]	Text		70
	TownLocationName <TwnLctnNm>	[0..1]	Text		70
	DistrictName <DstrctNm>	[0..1]	Text		70
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		70
	Country <Ctry>	[0..1]	CodeSet	C5	70
	AddressLine <AdrLine>	[0..7]	Text		70

#### 5.1.9.1.1 AddressType <AdrTp>

*Presence:* [0..1]

*Definition:* Identifies the nature of the postal address.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	±		68

**5.1.9.1.1.1 Code <Cd>***Presence:* [1..1]*Definition:* Type of address expressed as a code.*Datatype:* "AddressType2Code" on page 72

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.

**5.1.9.1.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Type of address expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "GenericIdentification30" on page 52 for details)

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

**5.1.9.1.2 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 80**5.1.9.1.3 Department <Dept>***Presence:* [0..1]*Definition:* Identification of a division of a large organisation or building.*Datatype:* "Max70Text" on page 81**5.1.9.1.4 SubDepartment <SubDept>***Presence:* [0..1]*Definition:* Identification of a sub-division of a large organisation or building.*Datatype:* "Max70Text" on page 81

**5.1.9.1.5 StreetName <StrtNm>**

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* "Max140Text" on page 80

**5.1.9.1.6 BuildingNumber <BldgNb>**

*Presence:* [0..1]

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

*Datatype:* "Max16Text" on page 80

**5.1.9.1.7 BuildingName <BldgNm>**

*Presence:* [0..1]

*Definition:* Name of the building or house.

*Datatype:* "Max140Text" on page 80

**5.1.9.1.8 Floor <Flr>**

*Presence:* [0..1]

*Definition:* Floor or storey within a building.

*Datatype:* "Max70Text" on page 81

**5.1.9.1.9 UnitNumber <UnitNb>**

*Presence:* [0..1]

*Definition:* Identifies a flat or dwelling within the building.

*Datatype:* "Max16Text" on page 80

**5.1.9.1.10 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 80

**5.1.9.1.11 Room <Room>**

*Presence:* [0..1]

*Definition:* Building room number.

*Datatype:* "Max70Text" on page 81

**5.1.9.1.12 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 80

#### 5.1.9.1.13 TownName <TwnNm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 80

#### 5.1.9.1.14 TownLocationName <TwnLctnNm>

*Presence:* [0..1]

*Definition:* Specific location name within the town.

*Datatype:* "Max140Text" on page 80

#### 5.1.9.1.15 DistrictName <DstrctNm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 80

#### 5.1.9.1.16 CountrySubDivision <CtrySubDvsn>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 81

#### 5.1.9.1.17 Country <Ctry>

*Presence:* [0..1]

*Definition:* Nation with its own government.

*Impacted by:* C5 "Country"

*Datatype:* "CountryCode" on page 73

##### Constraints

- **Country**

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

#### 5.1.9.1.18 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 81

## 5.1.10 System Identification

### 5.1.10.1 ClearingSystemIdentification2Choice

*Definition:* Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		71
Or}	Proprietary <Prtry>	[1..1]	Text		71

5.1.10.1.1 Code <Cd>

*Presence:* [1..1]  
*Definition:* Identification of a clearing system, in a coded form as published in an external list.  
*Datatype:* "ExternalClearingSystemIdentification1Code" on page 75

5.1.10.1.2 Proprietary <Prtry>

*Presence:* [1..1]  
*Definition:* Identification code for a clearing system, that has not yet been identified in the list of clearing systems.  
*Datatype:* "Max35Text" on page 81

5.2 Message Datatypes

5.2.1 Amount

5.2.1.1 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 72

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.

## 5.2.2 CodeSet

### 5.2.2.1 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.

### 5.2.2.2 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.

### 5.2.2.3 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.

#### 5.2.2.4 ChequePartyRole1Code

*Definition:* Specifies the roles of the parties linked to a cheque.

*Type:* CodeSet

CodeName	Name	Definition
DWEA	DraweeAgent	Specifies the agent on which a cheque is drawn, that is the financial institution that services the account of the payee that issued the cheque.
DWRA	DrawerAgent	Specifies the agent servicing the account of the cheque payer.
PAYE	Payee	Party that receives an amount of money as specified in the cheque.
PAYR	Payer	Party that issues a cheque ordering the drawee agent to pay a specific amount, upon demand, to the payee.

#### 5.2.2.5 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).

#### 5.2.2.6 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](http://www.iso20022.org).

Type: CodeSet

Format

minLength	1
maxLength	4

5.2.2.7 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](http://www.iso20022.org).

Type: CodeSet

Format

minLength	1
maxLength	4

5.2.2.8 ExternalChequeAgentInstruction1Code

Definition: Specifies the external instruction code, as provided to a cheque agent for processing, in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

5.2.2.9 ExternalChequeCancellationReason1Code

Definition: Specifies the external cheque cancellation reason code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
-----------	---

maxLength	4
-----------	---

5.2.2.10 ExternalChequeCancellationStatus1Code

*Definition:* Specifies the external cheque cancellation status code in the format of character string with a maximum length of 4 characters.

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

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

*Type:* CodeSet

Format

minLength	1
maxLength	4

5.2.2.11 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](http://www.iso20022.org).

*Type:* CodeSet

Format

minLength	1
maxLength	5

5.2.2.12 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](http://www.iso20022.org).

*Type:* CodeSet

Format

minLength	1
maxLength	4

5.2.2.13 ExternalOrganisationIdentification1Code

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

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

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

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

#### 5.2.2.14 ExternalPersonIdentification1Code

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

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

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

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

#### 5.2.2.15 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](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

#### 5.2.2.16 NamePrefix2Code

*Definition:* Specifies the terms used to formally address a person.

*Type:* CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

### 5.2.2.17 PreferredContactMethod2Code

*Definition:* Preferred method used to reach the individual contact within an organisation.

*Type:* CodeSet

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

## 5.2.3 Date

### 5.2.3.1 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

## 5.2.4 DateTime

### 5.2.4.1 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

# 5.2.5 IdentifierSet

## 5.2.5.1 AnyBICDec2014Identifier

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

*Type:* IdentifierSet

*Identification scheme:* SWIFT; AnyBICIdentifier

**Format**

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

**Constraints**

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

## 5.2.5.2 BICFIDec2014Identifier

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

*Type:* IdentifierSet

*Identification scheme:* SWIFT; BICIdentifier

**Format**

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

**Constraints**

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

## 5.2.5.3 IBAN2007Identifier

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

*Type:* IdentifierSet

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

**Format**

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

Constraints

- IBAN

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

5.2.5.4 LEIIdentifier

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

*Type:* IdentifierSet

*Identification scheme:* Global LEI System; LEIIdentifier

Format

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

5.2.6 Quantity

5.2.6.1 DecimalNumber

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

*Type:* Quantity

Format

totalDigits	18
fractionDigits	17

5.2.7 Text

5.2.7.1 Exact4AlphaNumericText

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

*Type:* Text

Format

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

5.2.7.2 Max128Text

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

*Type:* Text

Format

minLength	1
maxLength	128

5.2.7.3 Max140Text

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

Format	
minLength	1
maxLength	140

5.2.7.4 Max15NumericText

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

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

5.2.7.5 Max16Text

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

Format	
minLength	1
maxLength	16

5.2.7.6 Max2048Text

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

Format	
minLength	1
maxLength	2048

5.2.7.7 Max256Text

*Definition:* Specifies a character string with a maximum length of 256 characters.  
*Type:* Text

Format	
minLength	1
maxLength	256



5.2.7.8 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

5.2.7.9 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

5.2.7.10 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

5.2.7.11 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

5.2.7.12 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

5.2.7.13 **PhoneNumber**

*Definition:* The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

*Type:* Text

**Format**

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}
---------	-------------------------------