

ISO 20022

Business Application Header - Version 4

# Message Definition Report

Approved by the Cross-SEG Harmonisation SEG on 20 February 2024

This document provides details of the Message Definitions for Business Application Header - Version 4.

March 2024

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# 1 Message Set Overview

## Introduction

This document describes the Business Application Header, which includes the changes that have been implemented as part of the maintenance cycle 2023-2024 (See MCR #234) and approved by the Cross-SEG Harmonisation Group on 20 February 2024.

## 1.1 List of Message Definitions

The following table lists all Message Definitions described in this book.

Message Definition	Definition
head.001.001.04 BusinessApplicationHeaderV04	<p>The Business Layer deals with Business Messages. The behaviour of the Business Messages is fully described by the Business Transaction and the structure of the Business Messages is fully described by the Message Definitions and related Message Rules, Rules and Market Practices. All of which are registered in the ISO 20022 Repository.</p> <p>A single new Business Message (with its accompanying business application header) is created - by the sending MessagingEndpoint - for each business event; that is each interaction in a Business Transaction. A Business Message adheres to the following principles:</p> <p>" A Business Message (and its business application header) must not contain information about the Message Transport System or the mechanics or mechanism of message sending, transportation, or receipt.</p> <p>" A Business Message must be comprehensible outside of the context of the Transport Message. That is the Business Message must not require knowledge of the Transport Message to be understood.</p> <p>" A Business Message may contain headers, footers, and envelopes that are meaningful for the business. When present, they are treated as any other message content, which means that they are considered part of the Message Definition of the Business Message and as such will be part of the ISO 20022 Repository.</p> <p>" A Business Message refers to Business Actors by their Name. Each instance of a Business Actor has one Name. The Business Actor must not be referred to in the Transport Layer.</p> <p>Specific usage of this BusinessMessageHeader may be defined by the relevant SEG.</p>

## 2 **head.001.001.04 BusinessApplicationHeaderV04**

### 2.1 **MessageDefinition Functionality**

The Business Layer deals with Business Messages. The behaviour of the Business Messages is fully described by the Business Transaction and the structure of the Business Messages is fully described by the Message Definitions and related Message Rules, Rules and Market Practices. All of which are registered in the ISO 20022 Repository.

A single new Business Message (with its accompanying business application header) is created - by the sending MessagingEndpoint - for each business event; that is each interaction in a Business Transaction. A Business Message adheres to the following principles:

" A Business Message (and its business application header) must not contain information about the Message Transport System or the mechanics or mechanism of message sending, transportation, or receipt.

" A Business Message must be comprehensible outside of the context of the Transport Message. That is the Business Message must not require knowledge of the Transport Message to be understood.

" A Business Message may contain headers, footers, and envelopes that are meaningful for the business. When present, they are treated as any other message content, which means that they are considered part of the Message Definition of the Business Message and as such will be part of the ISO 20022 Repository.

" A Business Message refers to Business Actors by their Name. Each instance of a Business Actor has one Name. The Business Actor must not be referred to in the Transport Layer.

Specific usage of this BusinessMessageHeader may be defined by the relevant SEG.

#### Outline

The BusinessApplicationHeaderV04 MessageDefinition is composed of 14 MessageBuildingBlocks:

#### A. CharSet

Contains the character set of the text-based elements used in the Business Message.

#### B. From

The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

#### C. To

The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).

**D. BusinessMessageIdentifier**

Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

**E. MessageDefinitionIdentifier**

The Message Definition Identifier of the Business Message instance with which this Business Application Header instance is associated.

**F. BusinessService**

Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example:

"marketx.hvps.01" and "marketx.xbdr.01" might be used to indicate that the associated messages are subject to different processing levels for domestic high value payments versus cross-border payments within the same market practice.

**G. MarketPractice**

Specifies the market practice to which the message conforms. The market practices are a set of rules agreed between parties that restricts the usage of the messages in order to achieve better STP (Straight Through Processing) rates.

A market practice specification may also extend the underlying message specification by using extensions or supplementary data of this underlying message.

**H. CreationDate**

Date and time when this Business Message (header) was created.

**I. BusinessProcessingDate**

Processing date and time indicated by the sender for the receiver of the business message. This date may be different from the date and time provided in the CreationDate.

Usage: Market practice or bilateral agreement should specify how this element should be used.

**J. CopyDuplicate**

Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.

**K. PossibleDuplicate**

Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate.

If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.

If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business Message again.

This will guarantee business idempotent behaviour.

NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level retransmission.

L. Priority

Relative indication of the processing precedence of the message over a (set of) Business Messages with assigned priorities.

M. Signature

Contains the digital signature of the Business Entity authorised to sign this Business Message.

N. Related

Specifies the Business Application Header(s) of the Business Message(s) to which this Business Message relates.

Can be used when replying to a query; can also be used when canceling or amending.

## 2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AppHdr>	[1..1]		C5	
	<b>CharacterSet</b> <CharSet>	[0..1]	CodeSet	C6	9
	<b>From</b> <Fr>	[1..1]			9
{Or	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		9
Or}	<b>FinancialInstitutionIdentification</b> <FIId>	[1..1]	±		10
	<b>To</b> <To>	[1..1]			11
{Or	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		11
Or}	<b>FinancialInstitutionIdentification</b> <FIId>	[1..1]	±		12
	<b>BusinessMessageIdentifier</b> <BizMsgIdr>	[1..1]	Text		13
	<b>MessageDefinitionIdentifier</b> <MsgDefIdr>	[1..1]	Text		13
	<b>BusinessService</b> <BizSvc>	[0..1]	Text		13
	<b>MarketPractice</b> <MktPrctc>	[0..1]			14
	<b>Registry</b> <Regy>	[1..1]	Text		14
	<b>Identification</b> <Id>	[1..1]	Text		14
	<b>CreationDate</b> <CreDt>	[1..1]	DateTime		14
	<b>BusinessProcessingDate</b> <BizPrctgDt>	[0..1]	DateTime		14
	<b>CopyDuplicate</b> <CpyDplct>	[0..1]	CodeSet		15
	<b>PossibleDuplicate</b> <PssblDplct>	[0..1]	Indicator		15
	<b>Priority</b> <Prty>	[0..1]	CodeSet	C7	16
	<b>Signature</b> <Sgntr>	[0..1]	(External Schema)		16
	<b>Related</b> <Rltd>	[0..*]			16
	<b>CharacterSet</b> <CharSet>	[0..1]	CodeSet	C6	17
	<b>From</b> <Fr>	[1..1]			17
{Or	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		18
Or}	<b>FinancialInstitutionIdentification</b> <FIId>	[1..1]	±		19
	<b>To</b> <To>	[1..1]			20
{Or	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		20
Or}	<b>FinancialInstitutionIdentification</b> <FIId>	[1..1]	±		21
	<b>BusinessMessageIdentifier</b> <BizMsgIdr>	[1..1]	Text		22
	<b>MessageDefinitionIdentifier</b> <MsgDefIdr>	[1..1]	Text		22

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>BusinessService</b> <BizSvc>	[0..1]	Text		22
	<b>MarketPractice</b> <MktPrctc>	[0..1]			23
	<b>Registry</b> <Regy>	[1..1]	Text		23
	<b>Identification</b> <Id>	[1..1]	Text		23
	<b>CreationDate</b> <CreDt>	[1..1]	DateTime		23
	<b>BusinessProcessingDate</b> <BizPrcgDt>	[0..1]	DateTime		23
	<b>CopyDuplicate</b> <CpyDplct>	[0..1]	CodeSet		24
	<b>PossibleDuplicate</b> <PssblDplct>	[0..1]	Indicator		24
	<b>Priority</b> <Prty>	[0..1]	CodeSet	C7	25
	<b>Signature</b> <Sgntr>	[0..1]	(External Schema)		25

## 2.3 Constraints

### C1 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.

### C2 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.

### C3 Country

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

### C4 OnlySignatureElement

The XML Signature namespace ("http://www.w3.org/2000/09/xmldsig#") allows for different XML elements to be root elements. This means the user has to choose amongst these global elements which one to use as the root element. Only the XML element Signature is allowed.

### C5 RelatedPresentWhenCopyDupl

Related MUST contain the relevant BusinessMessageHeader elements of the BusinessMessage to which this BusinessMessage relates.

If CopyDuplicate is present, then Related MUST be present.

```
On Condition
  /CopyDuplicate is present
Following Must be True
  /Related[1] Must be present
```

*This constraint is defined at the MessageDefinition level.*



- C6    ValidationByTable
- C7    ValidationByTable

## 2.4      Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 2.4.1      CharacterSet <CharSet>

*Presence:* [0..1]  
*Definition:* Contains the character set of the text-based elements used in the Business Message.  
*Impacted by:* C6 "ValidationByTable"  
*Datatype:* "UnicodeChartsCode" on page 53

- Constraints
- ValidationByTable

### 2.4.2      From <Fr>

*Presence:* [1..1]  
*Definition:* The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

**From <Fr>** contains one of the following **Party51Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		9
Or}	<b>FinancialInstitutionIdentification</b> <FIId>	[1..1]	±		10

#### 2.4.2.1    OrganisationIdentification <OrgId>

*Presence:* [1..1]  
*Definition:* Identification of a person or an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "PartyIdentification272" on page 33 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		34
	PostalAddress <PstlAdr>	[0..1]	±		35
	Identification <Id>	[0..1]			35
{Or	OrganisationIdentification <OrgId>	[1..1]			36
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	37
	LEI <LEI>	[0..1]	IdentifierSet		37
	Other <Othr>	[0..*]			37
	Identification <Id>	[1..1]	Text		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer <Issr>	[0..1]	Text		38
Or}	PrivateIdentification <PrvtId>	[1..1]			38
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			39
	BirthDate <BirthDt>	[1..1]	Date		39
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		39
	CityOfBirth <CityOfBirth>	[1..1]	Text		40
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	40
	Other <Othr>	[0..*]			40
	Identification <Id>	[1..1]	Text		40
	SchemeName <SchmeNm>	[0..1]			40
{Or	Code <Cd>	[1..1]	CodeSet		41
Or}	Proprietary <Prtry>	[1..1]	Text		41
	Issuer <Issr>	[0..1]	Text		41
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	41
	ContactDetails <CtctDtls>	[0..1]	±		41

#### 2.4.2.2 FinancialInstitutionIdentification <FIId>

*Presence:* [1..1]

*Definition:* Identification of a financial institution.

**FinancialInstitutionIdentification <FIId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 26 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			27
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	27
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		28
	LEI <LEI>	[0..1]	IdentifierSet		28
	Name <Nm>	[0..1]	Text		28
	PostalAddress <PstlAdr>	[0..1]	±		28
	Other <Othr>	[0..1]	±		29
	BranchIdentification <BrnchId>	[0..1]			30
	Identification <Id>	[0..1]	Text		30
	LEI <LEI>	[0..1]	IdentifierSet		30
	Name <Nm>	[0..1]	Text		30
	PostalAddress <PstlAdr>	[0..1]	±		30

### 2.4.3 To <To>

*Presence:* [1..1]

*Definition:* The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).

**To <To>** contains one of the following **Party51Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		11
Or}	<b>FinancialInstitutionIdentification</b> <FIId>	[1..1]	±		12

#### 2.4.3.1 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of a person or an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "PartyIdentification272" on page 33 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		34
	PostalAddress <PstlAdr>	[0..1]	±		35
	Identification <Id>	[0..1]			35
{Or	OrganisationIdentification <OrgId>	[1..1]			36
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	37
	LEI <LEI>	[0..1]	IdentifierSet		37
	Other <Othr>	[0..*]			37
	Identification <Id>	[1..1]	Text		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer <Issr>	[0..1]	Text		38
Or}	PrivateIdentification <PrvtId>	[1..1]			38
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			39
	BirthDate <BirthDt>	[1..1]	Date		39
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		39
	CityOfBirth <CityOfBirth>	[1..1]	Text		40
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	40
	Other <Othr>	[0..*]			40
	Identification <Id>	[1..1]	Text		40
	SchemeName <SchmeNm>	[0..1]			40
{Or	Code <Cd>	[1..1]	CodeSet		41
Or}	Proprietary <Prtry>	[1..1]	Text		41
	Issuer <Issr>	[0..1]	Text		41
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	41
	ContactDetails <CtctDtls>	[0..1]	±		41

#### 2.4.3.2 FinancialInstitutionIdentification <FIId>

*Presence:* [1..1]

*Definition:* Identification of a financial institution.

**FinancialInstitutionIdentification <FIId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 26 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			27
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	27
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		28
	LEI <LEI>	[0..1]	IdentifierSet		28
	Name <Nm>	[0..1]	Text		28
	PostalAddress <PstlAdr>	[0..1]	±		28
	Other <Othr>	[0..1]	±		29
	BranchIdentification <BrnchId>	[0..1]			30
	Identification <Id>	[0..1]	Text		30
	LEI <LEI>	[0..1]	IdentifierSet		30
	Name <Nm>	[0..1]	Text		30
	PostalAddress <PstlAdr>	[0..1]	±		30

## 2.4.4 BusinessMessageIdentifier <BizMsgIdr>

*Presence:* [1..1]

*Definition:* Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

*Datatype:* "Max35Text" on page 57

## 2.4.5 MessageDefinitionIdentifier <MsgDefIdr>

*Presence:* [1..1]

*Definition:* The Message Definition Identifier of the Business Message instance with which this Business Application Header instance is associated.

*Datatype:* "Max35Text" on page 57

## 2.4.6 BusinessService <BizSvc>

*Presence:* [0..1]

*Definition:* Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example:

"marketx.hvps.01" and "marketx.xbdr.01" might be used to indicate that the associated messages are subject to different processing levels for domestic high value payments versus cross-border payments within the same market practice.

*Datatype:* "Max35Text" on page 57

## 2.4.7 MarketPractice <MktPrctc>

*Presence:* [0..1]

*Definition:* Specifies the market practice to which the message conforms. The market practices are a set of rules agreed between parties that restricts the usage of the messages in order to achieve better STP (Straight Through Processing) rates.

A market practice specification may also extend the underlying message specification by using extensions or supplementary data of this underlying message.

**MarketPractice <MktPrctc>** contains the following **ImplementationSpecification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Registry &lt;Regy&gt;</b>	[1..1]	Text		14
	<b>Identification &lt;Id&gt;</b>	[1..1]	Text		14

### 2.4.7.1 Registry <Regy>

*Presence:* [1..1]

*Definition:* Name of the implementation specification registry in which the implementation specification of the ISO 20022 message is maintained.

For example, "MyStandards".

*Datatype:* "Max350Text" on page 56

### 2.4.7.2 Identification <Id>

*Presence:* [1..1]

*Definition:* Identifier which unambiguously identifies, within the implementation specification registry, the implementation specification to which the ISO 20022 message is compliant. This can be done via a URN. It can also contain a version number or date.

For instance, "2018-01-01 - Version 2" or "urn:uuid:6e8bc430-9c3a-11d9-9669-0800200c9a66".

*Datatype:* "Max2048Text" on page 56

## 2.4.8 CreationDate <CreDt>

*Presence:* [1..1]

*Definition:* Date and time when this Business Message (header) was created.

*Datatype:* "ISODateTime" on page 54

## 2.4.9 BusinessProcessingDate <BizPrcgDt>

*Presence:* [0..1]

*Definition:* Processing date and time indicated by the sender for the receiver of the business message. This date may be different from the date and time provided in the CreationDate.

Usage: Market practice or bilateral agreement should specify how this element should be used.

*Datatype:* "ISODateTime" on page 54

## 2.4.10 CopyDuplicate <CpyDplct>

*Presence:* [0..1]

*Definition:* Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.

*Datatype:* "CopyDuplicate1Code" on page 51

CodeName	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

## 2.4.11 PossibleDuplicate <PssblDplct>

*Presence:* [0..1]

*Definition:* Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate.

If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.

If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business Message again.

This will guarantee business idempotent behaviour.

NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level retransmission.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 55):

- *Meaning When True:* Yes
- *Meaning When False:* No

## 2.4.12 Priority <Prty>

*Presence:* [0..1]

*Definition:* Relative indication of the processing precedence of the message over a (set of) Business Messages with assigned priorities.

*Impacted by:* C7 "ValidationByTable"

*Datatype:* "BusinessMessagePriorityCode" on page 50

### Constraints

- **ValidationByTable**

## 2.4.13 Signature <Sgntr>

*Presence:* [0..1]

*Definition:* Contains the digital signature of the Business Entity authorised to sign this Business Message.

*Type:* (External Schema)

The W3C XML Schema that specifies following standard signature:

XML Signature Syntax and Processing (Second Edition) W3C Recommendation 10 June 2008

<http://www.w3.org/TR/2008/REC-xmlsig-core-20080610/>.

## 2.4.14 Related <Rltd>

*Presence:* [0..\*]

*Definition:* Specifies the Business Application Header(s) of the Business Message(s) to which this Business Message relates.

Can be used when replying to a query; can also be used when canceling or amending.



**Related <Rltd>** contains the following **BusinessApplicationHeader8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>CharacterSet</b> <CharSet>	[0..1]	CodeSet	C6	17
	<b>From</b> <Fr>	[1..1]			17
{Or	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		18
Or}	<b>FinancialInstitutionIdentification</b> <FIId>	[1..1]	±		19
	<b>To</b> <To>	[1..1]			20
{Or	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		20
Or}	<b>FinancialInstitutionIdentification</b> <FIId>	[1..1]	±		21
	<b>BusinessMessageIdentifier</b> <BizMsgIdr>	[1..1]	Text		22
	<b>MessageDefinitionIdentifier</b> <MsgDefIdr>	[1..1]	Text		22
	<b>BusinessService</b> <BizSvc>	[0..1]	Text		22
	<b>MarketPractice</b> <MktPrctc>	[0..1]			23
	<b>Registry</b> <Regy>	[1..1]	Text		23
	<b>Identification</b> <Id>	[1..1]	Text		23
	<b>CreationDate</b> <CreDt>	[1..1]	DateTime		23
	<b>BusinessProcessingDate</b> <BizPrdgDt>	[0..1]	DateTime		23
	<b>CopyDuplicate</b> <CpyDplct>	[0..1]	CodeSet		24
	<b>PossibleDuplicate</b> <PssblDplct>	[0..1]	Indicator		24
	<b>Priority</b> <Prty>	[0..1]	CodeSet	C7	25
	<b>Signature</b> <Sgntr>	[0..1]	(External Schema)		25

#### 2.4.14.1 CharacterSet <CharSet>

*Presence:* [0..1]

*Definition:* Contains the character set of the text-based elements used in the Business Message.

*Impacted by:* C6 "ValidationByTable"

*Datatype:* "UnicodeChartsCode" on page 53

##### Constraints

- **ValidationByTable**

#### 2.4.14.2 From <Fr>

*Presence:* [1..1]

*Definition:* The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

**From <Fr>** contains one of the following **Party51Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		18
Or}	<b>FinancialInstitutionIdentification</b> <FIId>	[1..1]	±		19

#### 2.4.14.2.1 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of a person or an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "PartyIdentification272" on page 33 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		34
	PostalAddress <PstlAdr>	[0..1]	±		35
	Identification <Id>	[0..1]			35
{Or	OrganisationIdentification <OrgId>	[1..1]			36
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	37
	LEI <LEI>	[0..1]	IdentifierSet		37
	Other <Othr>	[0..*]			37
	Identification <Id>	[1..1]	Text		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer <Issr>	[0..1]	Text		38
Or}	PrivateIdentification <PrvtId>	[1..1]			38
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			39
	BirthDate <BirthDt>	[1..1]	Date		39
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		39
	CityOfBirth <CityOfBirth>	[1..1]	Text		40
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	40
	Other <Othr>	[0..*]			40
	Identification <Id>	[1..1]	Text		40
	SchemeName <SchmeNm>	[0..1]			40
{Or	Code <Cd>	[1..1]	CodeSet		41
Or}	Proprietary <Prtry>	[1..1]	Text		41
	Issuer <Issr>	[0..1]	Text		41
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	41
	ContactDetails <CtctDtls>	[0..1]	±		41

#### 2.4.14.2.2 FinancialInstitutionIdentification <FIId>

*Presence:* [1..1]

*Definition:* Identification of a financial institution.

**FinancialInstitutionIdentification <FIId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 26 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			27
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	27
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		28
	LEI <LEI>	[0..1]	IdentifierSet		28
	Name <Nm>	[0..1]	Text		28
	PostalAddress <PstlAdr>	[0..1]	±		28
	Other <Othr>	[0..1]	±		29
	BranchIdentification <BrnchId>	[0..1]			30
	Identification <Id>	[0..1]	Text		30
	LEI <LEI>	[0..1]	IdentifierSet		30
	Name <Nm>	[0..1]	Text		30
	PostalAddress <PstlAdr>	[0..1]	±		30

#### 2.4.14.3 To <To>

*Presence:* [1..1]

*Definition:* The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).

**To <To>** contains one of the following **Party51Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>OrganisationIdentification &lt;OrgId&gt;</b>	[1..1]	±		20
Or}	<b>FinancialInstitutionIdentification &lt;FIId&gt;</b>	[1..1]	±		21

##### 2.4.14.3.1 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of a person or an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "PartyIdentification272" on page 33 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		34
	PostalAddress <PstlAdr>	[0..1]	±		35
	Identification <Id>	[0..1]			35
{Or	OrganisationIdentification <OrgId>	[1..1]			36
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	37
	LEI <LEI>	[0..1]	IdentifierSet		37
	Other <Othr>	[0..*]			37
	Identification <Id>	[1..1]	Text		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer <Issr>	[0..1]	Text		38
Or}	PrivateIdentification <PrvtId>	[1..1]			38
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			39
	BirthDate <BirthDt>	[1..1]	Date		39
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		39
	CityOfBirth <CityOfBirth>	[1..1]	Text		40
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	40
	Other <Othr>	[0..*]			40
	Identification <Id>	[1..1]	Text		40
	SchemeName <SchmeNm>	[0..1]			40
{Or	Code <Cd>	[1..1]	CodeSet		41
Or}	Proprietary <Prtry>	[1..1]	Text		41
	Issuer <Issr>	[0..1]	Text		41
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	41
	ContactDetails <CtctDtls>	[0..1]	±		41

#### 2.4.14.3.2 FinancialInstitutionIdentification <FIId>

*Presence:* [1..1]

*Definition:* Identification of a financial institution.

**FinancialInstitutionIdentification <FIId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 26 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			27
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	27
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		28
	LEI <LEI>	[0..1]	IdentifierSet		28
	Name <Nm>	[0..1]	Text		28
	PostalAddress <PstlAdr>	[0..1]	±		28
	Other <Othr>	[0..1]	±		29
	BranchIdentification <BrnchId>	[0..1]			30
	Identification <Id>	[0..1]	Text		30
	LEI <LEI>	[0..1]	IdentifierSet		30
	Name <Nm>	[0..1]	Text		30
	PostalAddress <PstlAdr>	[0..1]	±		30

#### 2.4.14.4 BusinessMessageIdentifier <BizMsgIdr>

*Presence:* [1..1]

*Definition:* Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

*Datatype:* "Max35Text" on page 57

#### 2.4.14.5 MessageDefinitionIdentifier <MsgDefIdr>

*Presence:* [1..1]

*Definition:* The Message Definition Identifier of the Business Message instance with which this Business Application Header instance is associated.

*Datatype:* "Max35Text" on page 57

#### 2.4.14.6 BusinessService <BizSvc>

*Presence:* [0..1]

*Definition:* Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example:

"marketx.hvps.01" and "marketx.xbdr.01" might be used to indicate that the associated messages are subject to different processing levels for domestic high value payments versus cross-border payments within the same market practice.

*Datatype:* "Max35Text" on page 57

#### 2.4.14.7 MarketPractice <MktPrctc>

*Presence:* [0..1]

*Definition:* Specifies the market practice to which the message conforms. The market practices are a set of rules agreed between parties that restricts the usage of the messages in order to achieve better STP (Straight Through Processing) rates.

A market practice specification may also extend the underlying message specification by using extensions or supplementary data of this underlying message.

**MarketPractice <MktPrctc>** contains the following **ImplementationSpecification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Registry</b> <Regy>	[1..1]	Text		23
	<b>Identification</b> <Id>	[1..1]	Text		23

##### 2.4.14.7.1 Registry <Regy>

*Presence:* [1..1]

*Definition:* Name of the implementation specification registry in which the implementation specification of the ISO 20022 message is maintained.

For example, "MyStandards".

*Datatype:* "Max350Text" on page 56

##### 2.4.14.7.2 Identification <Id>

*Presence:* [1..1]

*Definition:* Identifier which unambiguously identifies, within the implementation specification registry, the implementation specification to which the ISO 20022 message is compliant. This can be done via a URN. It can also contain a version number or date.

For instance, "2018-01-01 - Version 2" or "urn:uuid:6e8bc430-9c3a-11d9-9669-0800200c9a66".

*Datatype:* "Max2048Text" on page 56

#### 2.4.14.8 CreationDate <CreDt>

*Presence:* [1..1]

*Definition:* Date and time when this Business Message (header) was created.

Note Times must be normalized, using the "Z" annotation.

*Datatype:* "ISODateTime" on page 54

#### 2.4.14.9 BusinessProcessingDate <BizPrctgDt>

*Presence:* [0..1]

*Definition:* Processing date and time indicated by the sender for the receiver of the business message. This date may be different from the date and time provided in the *CreationDate*.

Usage: Market practice or bilateral agreement should specify how this element should be used.

*Datatype:* "ISODateTime" on page 54

#### 2.4.14.10 CopyDuplicate <CpyDplct>

*Presence:* [0..1]

*Definition:* Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.

*Datatype:* "CopyDuplicate1Code" on page 51

CodeName	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

#### 2.4.14.11 PossibleDuplicate <PssbIDplct>

*Presence:* [0..1]

*Definition:* Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate.

If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.

If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business Message again.

This will guarantee business idempotent behaviour.

NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level retransmission.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 55):

- *Meaning When True:* Yes
- *Meaning When False:* No



#### 2.4.14.12 Priority <Prty>

*Presence:* [0..1]

*Definition:* Relative indication of the processing precedence of the message over a (set of) Business Messages with assigned priorities.

*Impacted by:* C7 "ValidationByTable"

*Datatype:* "BusinessMessagePriorityCode" on page 50

##### Constraints

- **ValidationByTable**

#### 2.4.14.13 Signature <Sgntr>

*Presence:* [0..1]

*Definition:* Contains the digital signature of the Business Entity authorised to sign this Business Message.

*Type:* (External Schema)

The W3C XML Schema that specifies following standard signature:

XML Signature Syntax and Processing (Second Edition) W3C Recommendation 10 June 2008

<http://www.w3.org/TR/2008/REC-xmlsig-core-20080610/>.

## 3 Message Items Types

### 3.1 MessageComponents

#### 3.1.1 Financial Institution Identification

##### 3.1.1.1 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]	±		26
	MemberIdentification <Mmbld>	[1..1]	Text		26

##### 3.1.1.1.1 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 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		50
Or}	Proprietary <Prtry>	[1..1]	Text		50

##### 3.1.1.1.2 MemberIdentification <Mmbld>

*Presence:* [1..1]

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

*Datatype:* "[Max35Text](#)" on page 57

##### 3.1.1.2 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]			27
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	27
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		28
	LEI <LEI>	[0..1]	IdentifierSet		28
	Name <Nm>	[0..1]	Text		28
	PostalAddress <PstlAdr>	[0..1]	±		28
	Other <Othr>	[0..1]	±		29
	BranchIdentification <BrnchId>	[0..1]			30
	Identification <Id>	[0..1]	Text		30
	LEI <LEI>	[0..1]	IdentifierSet		30
	Name <Nm>	[0..1]	Text		30
	PostalAddress <PstlAdr>	[0..1]	±		30

### 3.1.1.2.1 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	C2	27
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		28
	LEI <LEI>	[0..1]	IdentifierSet		28
	Name <Nm>	[0..1]	Text		28
	PostalAddress <PstlAdr>	[0..1]	±		28
	Other <Othr>	[0..1]	±		29

#### 3.1.1.2.1.1 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:* C2 "BICFI"

*Datatype:* "BICFIDec2014Identifier" on page 54

**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.

**3.1.1.2.1.2 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 26 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		26
	MemberIdentification <Mmbld>	[1..1]	Text		26

**3.1.1.2.1.3 LEI <LEI>**

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 55

**3.1.1.2.1.4 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 56

**3.1.1.2.1.5 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 46 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47
	CareOf <CareOf>	[0..1]	Text		47
	Department <Dept>	[0..1]	Text		47
	SubDepartment <SubDept>	[0..1]	Text		47
	StreetName <StrtNm>	[0..1]	Text		48
	BuildingNumber <BldgNb>	[0..1]	Text		48
	BuildingName <BldgNm>	[0..1]	Text		48
	Floor <Flr>	[0..1]	Text		48
	UnitNumber <UnitNb>	[0..1]	Text		48
	PostBox <PstBx>	[0..1]	Text		48
	Room <Room>	[0..1]	Text		48
	PostCode <PstCd>	[0..1]	Text		48
	TownName <TwnNm>	[0..1]	Text		49
	TownLocationName <TwnLctnNm>	[0..1]	Text		49
	DistrictName <DstrctNm>	[0..1]	Text		49
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		49
	Country <Ctry>	[0..1]	CodeSet	C3	49
	AddressLine <AdrLine>	[0..7]	Text		49

### 3.1.1.2.1.6 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 31 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		32
	SchemeName <SchmeNm>	[0..1]			32
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	Text		32
	Issuer <Issr>	[0..1]	Text		32

### 3.1.1.2.2 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		30
	LEI <LEI>	[0..1]	IdentifierSet		30
	Name <Nm>	[0..1]	Text		30
	PostalAddress <PstlAdr>	[0..1]	±		30

#### 3.1.1.2.2.1 Identification <Id>

*Presence:* [0..1]

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

*Datatype:* "[Max35Text](#)" on page 57

#### 3.1.1.2.2.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "[LEIIdentifier](#)" on page 55

#### 3.1.1.2.2.3 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 56

#### 3.1.1.2.2.4 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 46 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47
	CareOf <CareOf>	[0..1]	Text		47
	Department <Dept>	[0..1]	Text		47
	SubDepartment <SubDept>	[0..1]	Text		47
	StreetName <StrtNm>	[0..1]	Text		48
	BuildingNumber <BldgNb>	[0..1]	Text		48
	BuildingName <BldgNm>	[0..1]	Text		48
	Floor <Flr>	[0..1]	Text		48
	UnitNumber <UnitNb>	[0..1]	Text		48
	PostBox <PstBx>	[0..1]	Text		48
	Room <Room>	[0..1]	Text		48
	PostCode <PstCd>	[0..1]	Text		48
	TownName <TwnNm>	[0..1]	Text		49
	TownLocationName <TwnLctnNm>	[0..1]	Text		49
	DistrictName <DstrctNm>	[0..1]	Text		49
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		49
	Country <Ctry>	[0..1]	CodeSet	C3	49
	AddressLine <AdrLine>	[0..7]	Text		49

### 3.1.1.3 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		32
	SchemeName <SchmeNm>	[0..1]			32
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	Text		32
	Issuer <Issr>	[0..1]	Text		32

**3.1.1.3.1 Identification <Id>***Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max35Text" on page 57**3.1.1.3.2 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		32
Or}	Proprietary <Prtry>	[1..1]	Text		32

**3.1.1.3.2.1 Code <Cd>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalFinancialInstitutionIdentification1Code" on page 52**3.1.1.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 57**3.1.1.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 57**3.1.2 Identification Information****3.1.2.1 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		33
	Issuer <Issr>	[1..1]	Text		33
	SchemeName <SchmeNm>	[0..1]	Text		33



**3.1.2.1.1 Identification <Id>**

*Presence:* [1..1]

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

*Datatype:* "Exact4AlphaNumericText" on page 55

**3.1.2.1.2 Issuer <Issr>**

*Presence:* [1..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 57

**3.1.2.1.3 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Short textual description of the scheme.

*Datatype:* "Max35Text" on page 57

**3.1.3 Party Identification****3.1.3.1 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		34
	PostalAddress <PstlAdr>	[0..1]	±		35
	Identification <Id>	[0..1]			35
{Or	OrganisationIdentification <OrgId>	[1..1]			36
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	37
	LEI <LEI>	[0..1]	IdentifierSet		37
	Other <Othr>	[0..*]			37
	Identification <Id>	[1..1]	Text		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer <Issr>	[0..1]	Text		38
Or}	PrivateIdentification <PrvtId>	[1..1]			38
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			39
	BirthDate <BirthDt>	[1..1]	Date		39
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		39
	CityOfBirth <CityOfBirth>	[1..1]	Text		40
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	40
	Other <Othr>	[0..*]			40
	Identification <Id>	[1..1]	Text		40
	SchemeName <SchmeNm>	[0..1]			40
{Or	Code <Cd>	[1..1]	CodeSet		41
Or}	Proprietary <Prtry>	[1..1]	Text		41
	Issuer <Issr>	[0..1]	Text		41
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	41
	ContactDetails <CtctDtls>	[0..1]	±		41

### 3.1.3.1.1 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 56

**3.1.3.1.2 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 46 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47
	CareOf <CareOf>	[0..1]	Text		47
	Department <Dept>	[0..1]	Text		47
	SubDepartment <SubDept>	[0..1]	Text		47
	StreetName <StrtNm>	[0..1]	Text		48
	BuildingNumber <BldgNb>	[0..1]	Text		48
	BuildingName <BldgNm>	[0..1]	Text		48
	Floor <Flr>	[0..1]	Text		48
	UnitNumber <UnitNb>	[0..1]	Text		48
	PostBox <PstBx>	[0..1]	Text		48
	Room <Room>	[0..1]	Text		48
	PostCode <PstCd>	[0..1]	Text		48
	TownName <TwnNm>	[0..1]	Text		49
	TownLocationName <TwnLctnNm>	[0..1]	Text		49
	DistrictName <DstrctNm>	[0..1]	Text		49
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		49
	Country <Ctry>	[0..1]	CodeSet	C3	49
	AddressLine <AdrLine>	[0..7]	Text		49

**3.1.3.1.3 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]			36
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	37
	LEI <LEI>	[0..1]	IdentifierSet		37
	Other <Othr>	[0..*]			37
	Identification <Id>	[1..1]	Text		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer </Issr>	[0..1]	Text		38
Or}	PrivateIdentification <PrvtId>	[1..1]			38
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			39
	BirthDate <BirthDt>	[1..1]	Date		39
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		39
	CityOfBirth <CityOfBirth>	[1..1]	Text		40
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	40
	Other <Othr>	[0..*]			40
	Identification <Id>	[1..1]	Text		40
	SchemeName <SchmeNm>	[0..1]			40
{Or	Code <Cd>	[1..1]	CodeSet		41
Or}	Proprietary <Prtry>	[1..1]	Text		41
	Issuer </Issr>	[0..1]	Text		41

### 3.1.3.1.3.1 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	C1	37
	LEI <LEI>	[0..1]	IdentifierSet		37
	Other <Othr>	[0..*]			37
	Identification </Id>	[1..1]	Text		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer </Issr>	[0..1]	Text		38

#### 3.1.3.1.3.1.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C1 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 54

##### 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.

#### 3.1.3.1.3.1.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 55

#### 3.1.3.1.3.1.3 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		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer <Issr>	[0..1]	Text		38

#### 3.1.3.1.3.1.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 56

#### 3.1.3.1.3.1.3.2 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		38
Or}	Proprietary <Prtry>	[1..1]	Text		38

#### 3.1.3.1.3.1.3.2.1 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 52

#### 3.1.3.1.3.1.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 57

#### 3.1.3.1.3.1.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 57

#### 3.1.3.1.3.2 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]			39
	BirthDate <BirthDt>	[1..1]	Date		39
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		39
	CityOfBirth <CityOfBirth>	[1..1]	Text		40
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	40
	Other <Othr>	[0..*]			40
	Identification <Id>	[1..1]	Text		40
	SchemeName <SchmeNm>	[0..1]			40
{Or	Code <Cd>	[1..1]	CodeSet		41
Or}	Proprietary <Prtry>	[1..1]	Text		41
	Issuer <Issr>	[0..1]	Text		41

#### 3.1.3.1.3.2.1 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		39
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		39
	CityOfBirth <CityOfBirth>	[1..1]	Text		40
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	40

##### 3.1.3.1.3.2.1.1 BirthDate <BirthDt>

*Presence:* [1..1]

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

*Datatype:* "ISODate" on page 53

##### 3.1.3.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

*Presence:* [0..1]

*Definition:* Province where a person was born.

*Datatype:* "Max35Text" on page 57

**3.1.3.1.3.2.1.3 CityOfBirth <CityOfBirth>***Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 57**3.1.3.1.3.2.1.4 CountryOfBirth <CtrOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C3 "Country"*Datatype:* "CountryCode" on page 51**Constraints**

- Country**

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

**3.1.3.1.3.2.2 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		40
	SchemeName <SchmeNm>	[0..1]			40
{Or	Code <Cd>	[1..1]	CodeSet		41
Or}	Proprietary <Prtry>	[1..1]	Text		41
	Issuer <Issr>	[0..1]	Text		41

**3.1.3.1.3.2.2.1 Identification <Id>***Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max256Text" on page 56**3.1.3.1.3.2.2.2 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		41
Or}	Proprietary <Prtry>	[1..1]	Text		41

#### 3.1.3.1.3.2.2.2.1 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 52

#### 3.1.3.1.3.2.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 57

#### 3.1.3.1.3.2.2.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 57

#### 3.1.3.1.4 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:* C3 "Country"

*Datatype:* "CountryCode" on page 51

##### Constraints

- **Country**

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

#### 3.1.3.1.5 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 42 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		43
	Name <Nm>	[0..1]	Text		43
	PhoneNumber <PhneNb>	[0..1]	Text		43
	MobileNumber <MobNb>	[0..1]	Text		44
	FaxNumber <FaxNb>	[0..1]	Text		44
	URLAddress <URLAdr>	[0..1]	Text		44
	EmailAddress <EmailAdr>	[0..1]	Text		44
	EmailPurpose <EmailPurp>	[0..1]	Text		44
	JobTitle <JobTitl>	[0..1]	Text		44
	Responsibility <Rspnsblty>	[0..1]	Text		44
	Department <Dept>	[0..1]	Text		44
	Other <Othr>	[0..*]			45
	ChannelType <ChanlTp>	[1..1]	Text		45
	Identification <Id>	[0..1]	Text		45
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		45

## 3.1.4 Person Identification

### 3.1.4.1 Contact13

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		43
	Name <Nm>	[0..1]	Text		43
	PhoneNumber <PhneNb>	[0..1]	Text		43
	MobileNumber <MobNb>	[0..1]	Text		44
	FaxNumber <FaxNb>	[0..1]	Text		44
	URLAddress <URLAdr>	[0..1]	Text		44
	EmailAddress <EmailAdr>	[0..1]	Text		44
	EmailPurpose <EmailPurp>	[0..1]	Text		44
	JobTitle <JobTitl>	[0..1]	Text		44
	Responsibility <Rspnsblty>	[0..1]	Text		44
	Department <Dept>	[0..1]	Text		44
	Other <Othr>	[0..*]			45
	ChannelType <ChanlTp>	[1..1]	Text		45
	Identification <Id>	[0..1]	Text		45
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		45

#### 3.1.4.1.1 NamePrefix <NmPrfx>

*Presence:* [0..1]

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

*Datatype:* "NamePrefix2Code" on page 52

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).

#### 3.1.4.1.2 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 56

#### 3.1.4.1.3 PhoneNumber <PhneNb>

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 57

#### **3.1.4.1.4 MobileNumber <MobNb>**

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 57

#### **3.1.4.1.5 FaxNumber <FaxNb>**

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 57

#### **3.1.4.1.6 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 56

#### **3.1.4.1.7 EmailAddress <EmailAdr>**

*Presence:* [0..1]

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

*Datatype:* "Max256Text" on page 56

#### **3.1.4.1.8 EmailPurpose <EmailPurp>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 57

#### **3.1.4.1.9 JobTitle <JobTitl>**

*Presence:* [0..1]

*Definition:* Title of the function.

*Datatype:* "Max35Text" on page 57

#### **3.1.4.1.10 Responsibility <Rspnsblty>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 57

#### **3.1.4.1.11 Department <Dept>**

*Presence:* [0..1]

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

*Datatype:* "Max70Text" on page 57

### 3.1.4.1.12 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		45
	Identification <Id>	[0..1]	Text		45

#### 3.1.4.1.12.1 ChannelType <ChanTp>

*Presence:* [1..1]

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

*Datatype:* "Max4Text" on page 57

#### 3.1.4.1.12.2 Identification <Id>

*Presence:* [0..1]

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

*Datatype:* "Max128Text" on page 55

### 3.1.4.1.13 PreferredMethod <PrefrdMtd>

*Presence:* [0..1]

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

*Datatype:* "PreferredContactMethod2Code" on page 53

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.

## 3.1.5 Postal Address

### 3.1.5.1 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]			46
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47
	CareOf <CareOf>	[0..1]	Text		47
	Department <Dept>	[0..1]	Text		47
	SubDepartment <SubDept>	[0..1]	Text		47
	StreetName <StrtNm>	[0..1]	Text		48
	BuildingNumber <BldgNb>	[0..1]	Text		48
	BuildingName <BldgNm>	[0..1]	Text		48
	Floor <Flr>	[0..1]	Text		48
	UnitNumber <UnitNb>	[0..1]	Text		48
	PostBox <PstBx>	[0..1]	Text		48
	Room <Room>	[0..1]	Text		48
	PostCode <PstCd>	[0..1]	Text		48
	TownName <TwnNm>	[0..1]	Text		49
	TownLocationName <TwnLctnNm>	[0..1]	Text		49
	DistrictName <DstrctNm>	[0..1]	Text		49
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		49
	Country <Ctry>	[0..1]	CodeSet	C3	49
	AddressLine <AdrLine>	[0..7]	Text		49

#### 3.1.5.1.1 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		47
Or}	Proprietary <Prtry>	[1..1]	±		47

**3.1.5.1.1.1 Code <Cd>***Presence:* [1..1]*Definition:* Type of address expressed as a code.*Datatype:* "AddressType2Code" on page 50

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.

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

**Proprietary <Prtry>** contains the following elements (see "GenericIdentification30" on page 32 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		33
	Issuer <Issr>	[1..1]	Text		33
	SchemeName <SchmeNm>	[0..1]	Text		33

**3.1.5.1.2 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 56**3.1.5.1.3 Department <Dept>***Presence:* [0..1]*Definition:* Identification of a division of a large organisation or building.*Datatype:* "Max70Text" on page 57**3.1.5.1.4 SubDepartment <SubDept>***Presence:* [0..1]*Definition:* Identification of a sub-division of a large organisation or building.*Datatype:* "Max70Text" on page 57

**3.1.5.1.5 StreetName <StrtNm>**

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* "Max140Text" on page 56

**3.1.5.1.6 BuildingNumber <BldgNb>**

*Presence:* [0..1]

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

*Datatype:* "Max16Text" on page 56

**3.1.5.1.7 BuildingName <BldgNm>**

*Presence:* [0..1]

*Definition:* Name of the building or house.

*Datatype:* "Max140Text" on page 56

**3.1.5.1.8 Floor <Flr>**

*Presence:* [0..1]

*Definition:* Floor or storey within a building.

*Datatype:* "Max70Text" on page 57

**3.1.5.1.9 UnitNumber <UnitNb>**

*Presence:* [0..1]

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

*Datatype:* "Max16Text" on page 56

**3.1.5.1.10 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 56

**3.1.5.1.11 Room <Room>**

*Presence:* [0..1]

*Definition:* Building room number.

*Datatype:* "Max70Text" on page 57

**3.1.5.1.12 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 56



### 3.1.5.1.13 TownName <TwnNm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 56

### 3.1.5.1.14 TownLocationName <TwnLctnNm>

*Presence:* [0..1]

*Definition:* Specific location name within the town.

*Datatype:* "Max140Text" on page 56

### 3.1.5.1.15 DistrictName <DstrctNm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 56

### 3.1.5.1.16 CountrySubDivision <CtrySubDvsn>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 57

### 3.1.5.1.17 Country <Ctry>

*Presence:* [0..1]

*Definition:* Nation with its own government.

*Impacted by:* C3 "Country"

*Datatype:* "CountryCode" on page 51

#### Constraints

- **Country**

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

### 3.1.5.1.18 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 57

## 3.1.6 System Identification

### 3.1.6.1 ClearingSystemIdentification2Choice

*Definition:* Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		50
Or}	Proprietary <Prtry>	[1..1]	Text		50

#### 3.1.6.1.1 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 51

#### 3.1.6.1.2 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 57

## 3.2 Message Datatypes

### 3.2.1 CodeSet

#### 3.2.1.1 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.

#### 3.2.1.2 BusinessMessagePriorityCode

*Definition:* Specifies the priority levels for the BusinessMessage.

The different priorities are typically user / service / implementation dependent. The semantics of the different values for a Mesage (Set) need to be defined by the relevant user community (SEG.).

*Type:* CodeSet

**Constraints**

- **ValidationByTable**

**3.2.1.3 CopyDuplicate1Code**

*Definition:* Specifies if this document is a copy, a duplicate, or a duplicate of a copy.

*Type:* CodeSet

CodeName	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

**3.2.1.4 CountryCode**

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

*Type:* CodeSet

**Format**

pattern [A-Z]{2,2}

**Constraints**

- **Country**

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

**3.2.1.5 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

3.2.1.6 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

3.2.1.7 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

3.2.1.8 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

3.2.1.9 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.

CodeName	Name	Definition
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).

### 3.2.1.10 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.

### 3.2.1.11 UnicodeChartsCode

*Definition:* codelist containing the names of the UNICODE code block name as specified on <http://unicode.org/Public/UNIDATA/Blocks.txt>.

*Type:* CodeSet

#### Constraints

- ValidationByTable

## 3.2.2 Date

### 3.2.2.1 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

## 3.2.3 DateTime

### 3.2.3.1 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

## 3.2.4 IdentifierSet

### 3.2.4.1 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.

### 3.2.4.2 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.

**3.2.4.3 LEIdentifier**

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

*Type:* IdentifierSet

*Identification scheme:* Global LEI System; LEIdentifier

**Format**

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

**3.2.5 Indicator**

**3.2.5.1 YesNoIndicator**

*Definition:* Indicates a "Yes" or "No" type of answer for an element.

*Type:* Indicator

*Meaning When True:* Yes

*Meaning When False:* No

**3.2.6 Text**

**3.2.6.1 Exact4AlphaNumericText**

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

*Type:* Text

**Format**

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

**3.2.6.2 Max128Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	128

### 3.2.6.3 Max140Text

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

*Type:* Text

**Format**

minLength	1
maxLength	140

### 3.2.6.4 Max16Text

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

*Type:* Text

**Format**

minLength	1
maxLength	16

### 3.2.6.5 Max2048Text

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

*Type:* Text

**Format**

minLength	1
maxLength	2048

### 3.2.6.6 Max256Text

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

*Type:* Text

**Format**

minLength	1
maxLength	256

### 3.2.6.7 Max350Text

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

*Type:* Text

**Format**

minLength	1
maxLength	350



### 3.2.6.8 Max35Text

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

*Type:* Text

**Format**

minLength	1
maxLength	35

### 3.2.6.9 Max4Text

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

*Type:* Text

**Format**

minLength	1
maxLength	4

### 3.2.6.10 Max70Text

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

*Type:* Text

**Format**

minLength	1
maxLength	70

### 3.2.6.11 PhoneNumber

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

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

*Type:* Text

**Format**

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