

ISO 20022

Notification Of Correspondence - ISO - Latest version

Message Definition Report - Part 2

Approved by the Payments SEG on 8th July 2024.

This document provides details of the Message Definitions for Notification Of Correspondence - ISO - Latest version.

July 2024

Table of Contents

1	Message Set Overview	3
1.1	List of MessageDefinitions	3
2	admi.024.001.01 NotificationOfCorrespondenceV01	4
2.1	MessageDefinition Functionality	4
2.2	Structure	5
2.3	Constraints	6
2.4	Message Building Blocks	7
3	head.001.001.04 BusinessApplicationHeaderV04	25
3.1	MessageDefinition Functionality	25
3.2	Structure	28
3.3	Constraints	29
3.4	Message Building Blocks	30
4	Message Items Types	47
4.1	MessageComponents	47
4.2	Message Datatypes	73

1 Message Set Overview

Introduction

This document describes the Notification Of Correspondence message set. It includes the new MessageDefinition that has been developed as part of the correspondence message project (BJ #231).

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
admi.024.001.01 NotificationOfCorrespondenceV01	The NotificationOfCorrespondence message is sent by the sender to the receiver to notify them of an event or information that impacts both parties.
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 admi.024.001.01 NotificationOfCorrespondenceV01

2.1 MessageDefinition Functionality

Scope

The NotificationOfCorrespondence message is sent by the sender to the receiver to notify them of an event or information that impacts both parties.

Usage

The NotificationOfCorrespondence message must only be used to communicate events or information where the sender expects no response from the receiver.

Outline

The NotificationOfCorrespondenceV01 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. NotificationData

Set of elements used to provide further details on the notification.

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
	<i>Message root <Document> <NtfctnOfCrspdc></i>	[1..1]			
	GroupHeader <GrpHdr>	[0..1]			7
	MessageIdentification <MsgId>	[1..1]	Text		7
	CreationDateTime <CreDtTm>	[1..1]	DateTime		7
	Sender <Sndr>	[1..1]			7
{Or	Party <Pty>	[1..1]	±		8
Or}	Agent <Agt>	[1..1]	±		9
	Receiver <Rcvr>	[1..1]			10
{Or	Party <Pty>	[1..1]	±		10
Or}	Agent <Agt>	[1..1]	±		11
	NotificationData <NtfctnData>	[1..*]		C4	12
	SenderNotificationIdentification <SndrNtfctnId>	[1..1]	Text		14
	NotificationType <NtfctnTp>	[1..1]			14
{Or	Code <Cd>	[1..1]	CodeSet		14
Or}	Proprietary <Prtry>	[1..1]	Text		14
	NotificationSubType <NtfctnSubTp>	[0..1]			14
{Or	Code <Cd>	[1..1]	CodeSet		15
Or}	Proprietary <Prtry>	[1..1]	Text		15
	NotificationNarrative <NtfctnNrrtv>	[0..*]	Text		15
	EnclosedFile <NclsdFile>	[0..*]			15
	Type <Tp>	[1..1]	±		16
	Identification <Id>	[1..1]	Text		16
	IssueDate <IsseDt>	[1..1]	±		16
	Name <Nm>	[0..1]	Text		17
	LanguageCode <LangCd>	[0..1]	CodeSet	C6	17
	Format <Frmt>	[1..1]			17
{Or	Code <Cd>	[1..1]	CodeSet		17
Or}	Proprietary <Prtry>	[1..1]	±		17
	FileName <FileNm>	[0..1]	Text		18
	DigitalSignature <DgtlSgntr>	[0..1]			18

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		18
	Signature <Sgntr>	[1..1]	(External Schema)		19
	Enclosure <Nclsr>	[1..1]	Binary		20
	RelatedNotificationData <RltdNtfctnData>	[0..*]			20
	NotificationIdentification <NtfctnId>	[0..1]	Text		20
	Location <Lctn>	[0..*]			20
	Method <Mtd>	[1..1]	CodeSet		21
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		21
	PostalAddress <PstlAdr>	[0..1]			21
	Name <Nm>	[1..1]	Text		22
	Address <Adr>	[1..1]	±		22
	SupplementaryData <SplmtryData>	[0..*]	±	C5	23

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 NotificationNarrativeOrEnclosedFilePresenceRule

NotificationNarrative must be present or EnclosedFile must be present. Both may be present.

C5 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.

C6 ValidationByTable

Must be a valid terrestrial language.

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [0..1]

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

GroupHeader <GrpHdr> contains the following **GroupHeader129** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		7
	CreationDateTime <CreDtTm>	[1..1]	DateTime		7
	Sender <Sndr>	[1..1]			7
{Or	Party <Pty>	[1..1]	±		8
Or}	Agent <Agt>	[1..1]	±		9
	Receiver <Rcvr>	[1..1]			10
{Or	Party <Pty>	[1..1]	±		10
Or}	Agent <Agt>	[1..1]	±		11

2.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the sender, and sent to the receiver to unambiguously identify the message.

Usage: The sender has to make sure that MessageIdentification is unique per receiver for a pre-agreed period.

Datatype: "Max35Text" on page 82

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 78

2.4.1.3 Sender <Sndr>

Presence: [1..1]

Definition: Party that sends the notification.

Sender <Sndr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		8
Or}	Agent <Agt>	[1..1]	±		9

2.4.1.3.1 Party <Pty>

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

Party <Pty> contains the following elements (see "PartyIdentification272" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		57
	PostalAddress <PstlAdr>	[0..1]	±		58
	Identification <Id>	[0..1]			58
{Or	OrganisationIdentification <OrgId>	[1..1]			59
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer </Issr>	[0..1]	Text		61
Or}	PrivateIdentification <PrvtId>	[1..1]			61
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer </Issr>	[0..1]	Text		64
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	64
	ContactDetails <CtctDtls>	[0..1]	±		64

2.4.1.3.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			50
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	50
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		51
	LEI <LEI>	[0..1]	IdentifierSet		51
	Name <Nm>	[0..1]	Text		51
	PostalAddress <PstlAdr>	[0..1]	±		51
	Other <Othr>	[0..1]	±		52
	BranchIdentification <BrnchId>	[0..1]			53
	Identification <Id>	[0..1]	Text		53
	LEI <LEI>	[0..1]	IdentifierSet		53
	Name <Nm>	[0..1]	Text		53
	PostalAddress <PstlAdr>	[0..1]	±		53

2.4.1.4 Receiver <Rcvr>

Presence: [1..1]

Definition: Party that receives the notification.

Receiver <Rcvr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		10
Or}	Agent <Agt>	[1..1]	±		11

2.4.1.4.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		57
	PostalAddress <PstlAdr>	[0..1]	±		58
	Identification <Id>	[0..1]			58
{Or	OrganisationIdentification <OrgId>	[1..1]			59
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer </ssr>	[0..1]	Text		61
Or}	PrivateIdentification <PrvtId>	[1..1]			61
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer </ssr>	[0..1]	Text		64
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	64
	ContactDetails <CtctDtls>	[0..1]	±		64

2.4.1.4.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			50
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	50
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		51
	LEI <LEI>	[0..1]	IdentifierSet		51
	Name <Nm>	[0..1]	Text		51
	PostalAddress <PstlAdr>	[0..1]	±		51
	Other <Othr>	[0..1]	±		52
	BranchIdentification <BrnchId>	[0..1]			53
	Identification <Id>	[0..1]	Text		53
	LEI <LEI>	[0..1]	IdentifierSet		53
	Name <Nm>	[0..1]	Text		53
	PostalAddress <PstlAdr>	[0..1]	±		53

2.4.2 NotificationData <NtfctnData>

Presence: [1..*]

Definition: Set of elements used to provide further details on the notification.

Impacted by: [C4 "NotificationNarrativeOrEnclosedFilePresenceRule"](#)

NotificationData <NtfctnData> contains the following **CorrespondenceNotification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SenderNotificationIdentification <SndrNtfctnId>	[1..1]	Text		14
	NotificationType <NtfctnTp>	[1..1]			14
{Or	Code <Cd>	[1..1]	CodeSet		14
Or}	Proprietary <Prtry>	[1..1]	Text		14
	NotificationSubType <NtfctnSubTp>	[0..1]			14
{Or	Code <Cd>	[1..1]	CodeSet		15
Or}	Proprietary <Prtry>	[1..1]	Text		15
	NotificationNarrative <NtfctnNrrtv>	[0..*]	Text		15
	EnclosedFile <NclsdFile>	[0..*]			15
	Type <Tp>	[1..1]	±		16
	Identification <Id>	[1..1]	Text		16
	IssueDate <IsseDt>	[1..1]	±		16
	Name <Nm>	[0..1]	Text		17
	LanguageCode <LangCd>	[0..1]	CodeSet	C6	17
	Format <Frmt>	[1..1]			17
{Or	Code <Cd>	[1..1]	CodeSet		17
Or}	Proprietary <Prtry>	[1..1]	±		17
	FileName <FileNm>	[0..1]	Text		18
	DigitalSignature <DgtlSgntr>	[0..1]			18
	Party <Pty>	[1..1]	±		18
	Signature <Sgntr>	[1..1]	(External Schema)		19
	Enclosure <Nclsr>	[1..1]	Binary		20
	RelatedNotificationData <RltdNtfctnData>	[0..*]			20
	NotificationIdentification <NtfctnId>	[0..1]	Text		20
	Location <Lctn>	[0..*]			20
	Method <Mtd>	[1..1]	CodeSet		21
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		21
	PostalAddress <PstlAdr>	[0..1]			21
	Name <Nm>	[1..1]	Text		22
	Address <Adr>	[1..1]	±		22

Constraints

- **NotificationNarrativeOrEnclosedFilePresenceRule**

NotificationNarrative must be present or EnclosedFile must be present. Both may be present.

Following Must be True

/NotificationNarrative[*] Must be present

Or /EnclosedFile[*] Must be present

2.4.2.1 SenderNotificationIdentification <SndrNtfctnId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the sender, and sent to the receiver to unambiguously identify the notification.

Usage: The sender has to make sure that SenderNotificationIdentification is unique per receiver for a pre-agreed period.

Datatype: "Max35Text" on page 82

2.4.2.2 NotificationType <NtfctnTp>

Presence: [1..1]

Definition: Identifies the type of notification and what the message content relates to.

NotificationType <NtfctnTp> contains one of the following **NotificationType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		14
Or}	Proprietary <Prtry>	[1..1]	Text		14

2.4.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Notification type, as published in an external notification type code set.

Datatype: "ExternalNotificationType1Code" on page 76

2.4.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Notification type, in a proprietary form.

Datatype: "Max35Text" on page 82

2.4.2.3 NotificationSubType <NtfctnSubTp>

Presence: [0..1]

Definition: Sub type of a notification.

Usage: The notification sub type element may be used to identify a department within a party to whom the notification can be directed to, for routing purposes. It should only be used when the notification

type could logically be directed to different departments within a party, for example account terms and conditions.

NotificationSubType <NtfctnSubTp> contains one of the following **NotificationSubType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		15
Or}	Proprietary <Prtry>	[1..1]	Text		15

2.4.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Notification sub type, as published in an external notification sub type code set.

Datatype: "ExternalNotificationSubType1Code" on page 76

2.4.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Notification sub type, in a proprietary form.

Datatype: "Max35Text" on page 82

2.4.2.4 NotificationNarrative <NtfctnNrrtv>

Presence: [0..*]

Definition: Provides information about the notification in narrative form.

Datatype: "Max2000Text" on page 81

2.4.2.5 EnclosedFile <NclsdFile>

Presence: [0..*]

Definition: Document enclosed in the message, such as account terms and conditions.

Usage: The use of the EnclosedFile element must be bilaterally agreed.

EnclosedFile <NclsdFile> contains the following **Document15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	±		16
	Identification <Id>	[1..1]	Text		16
	IssueDate <IsseDt>	[1..1]	±		16
	Name <Nm>	[0..1]	Text		17
	LanguageCode <LangCd>	[0..1]	CodeSet	C6	17
	Format <Frmt>	[1..1]			17
{Or	Code <Cd>	[1..1]	CodeSet		17
Or}	Proprietary <Prtry>	[1..1]	±		17
	FileName <FileNm>	[0..1]	Text		18
	DigitalSignature <DgtlSgntr>	[0..1]			18
	Party <Pty>	[1..1]	±		18
	Signature <Sgntr>	[1..1]	(External Schema)		19
	Enclosure <Nclsr>	[1..1]	Binary		20

2.4.2.5.1 Type <Tp>

Presence: [1..1]

Definition: Type of document or template.

Type <Tp> contains one of the following elements (see "[DocumentType1Choice](#)" on page 47 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47

2.4.2.5.2 Identification <Id>

Presence: [1..1]

Definition: Identification of the document or template.

Datatype: "[Max35Text](#)" on page 82

2.4.2.5.3 IssueDate <IsseDt>

Presence: [1..1]

Definition: Issue date or date time of the document.

IssueDate <IsseDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 47 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		47
Or}	DateTime <DtTm>	[1..1]	DateTime		47

2.4.2.5.4 Name <Nm>

Presence: [0..1]

Definition: Name of document or transaction, for example, tax invoice.

Datatype: "Max140Text" on page 80

2.4.2.5.5 LanguageCode <LangCd>

Presence: [0..1]

Definition: Unique identifier for a language used in the document.

Impacted by: C6 "ValidationByTable"

Datatype: "LanguageCode" on page 77

Constraints

- **ValidationByTable**

Must be a valid terrestrial language.

2.4.2.5.6 Format <Frmt>

Presence: [1..1]

Definition: Format of the document or template, such as PDF, XML, XSLT.

Format <Frmt> contains one of the following **DocumentFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		17
Or}	Proprietary <Prtry>	[1..1]	±		17

2.4.2.5.6.1 Code <Cd>

Presence: [1..1]

Definition: Document format.

Datatype: "ExternalDocumentFormat1Code" on page 75

2.4.2.5.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Document format expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification1](#)" on page 55 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		55
	SchemeName <SchmeNm>	[0..1]	Text		55
	Issuer <Issr>	[0..1]	Text		55

2.4.2.5.7 FileName <FileNm>

Presence: [0..1]

Definition: Technical name of the file.

Datatype: "[Max140Text](#)" on page 80

2.4.2.5.8 DigitalSignature <DgtlSgntr>

Presence: [0..1]

Definition: Digital signature of the enclosed binary file.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		18
	Signature <Sgntr>	[1..1]	(External Schema)		19

2.4.2.5.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		57
	PostalAddress <PstlAdr>	[0..1]	±		58
	Identification <Id>	[0..1]			58
{Or	OrganisationIdentification <OrgId>	[1..1]			59
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer </Issr>	[0..1]	Text		61
Or}	PrivateIdentification <PrvtId>	[1..1]			61
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer </Issr>	[0..1]	Text		64
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	64
	ContactDetails <CtctDtls>	[0..1]	±		64

2.4.2.5.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

2.4.2.5.9 Enclosure <Nclsr>

Presence: [1..1]

Definition: Binary file representing the enclosed document or template, such as a PDF file, image file, XML file, MT message.

Datatype: "Max10MbBinary" on page 73

2.4.2.6 RelatedNotificationData <RltdNtfctnData>

Presence: [0..*]

Definition: Additional information related to the notification that will be sent or made available separately, such as account terms and conditions.

RelatedNotificationData <RltdNtfctnData> contains the following **RelatedNotificationData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NotificationIdentification <NtfctnId>	[0..1]	Text		20
	Location <Lctn>	[0..*]			20
	Method <Mtd>	[1..1]	CodeSet		21
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		21
	PostalAddress <PstlAdr>	[0..1]			21
	Name <Nm>	[1..1]	Text		22
	Address <Adr>	[1..1]	±		22

2.4.2.6.1 NotificationIdentification <NtfctnId>

Presence: [0..1]

Definition: Unique identification to unambiguously identify data or documentation sent separately from the notification, such as account terms and conditions.

Datatype: "Max35Text" on page 82

2.4.2.6.2 Location <Lctn>

Presence: [0..*]

Definition: Provides information on the location and/or delivery of the related notification data or documentation.

Location <Lctn> contains the following **NotificationLocationData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		21
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		21
	PostalAddress <PstlAdr>	[0..1]			21
	Name <Nm>	[1..1]	Text		22
	Address <Adr>	[1..1]	±		22

2.4.2.6.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the data or documentation.

Datatype: "InvestigationLocationMethod1Code" on page 77

CodeName	Name	Definition
EDIC	ElectronicDataInterchange	Investigation related data must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Investigation related data must be sent through e-mail.
FAXI	Fax	Investigation related data must be faxed.
POST	Post	Investigation related data must be sent through postal services.
SMSM	SMS	Investigation related data must be sent through by phone as a short message service (SMS).
URID	UniformResourceIdentifier	Investigation related data needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

2.4.2.6.2.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent has sent the data or documentation.

Datatype: "Max2048Text" on page 81

2.4.2.6.2.3 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent has sent the data or documentation.

PostalAddress <PstAdr> contains the following **NameAndAddress18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		22
	Address <Adr>	[1..1]	±		22

2.4.2.6.2.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 80

2.4.2.6.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "[PostalAddress27](#)" on page 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			69
{Or	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	±		70
	CareOf <CareOf>	[0..1]	Text		70
	Department <Dept>	[0..1]	Text		70
	SubDepartment <SubDept>	[0..1]	Text		70
	StreetName <StrtNm>	[0..1]	Text		71
	BuildingNumber <BldgNb>	[0..1]	Text		71
	BuildingName <BldgNm>	[0..1]	Text		71
	Floor <Flr>	[0..1]	Text		71
	UnitNumber <UnitNb>	[0..1]	Text		71
	PostBox <PstBx>	[0..1]	Text		71
	Room <Room>	[0..1]	Text		71
	PostCode <PstCd>	[0..1]	Text		71
	TownName <TwnNm>	[0..1]	Text		72
	TownLocationName <TwnLctnNm>	[0..1]	Text		72
	DistrictName <DstrctNm>	[0..1]	Text		72
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		72
	Country <Ctry>	[0..1]	CodeSet	C3	72
	AddressLine <AdrLine>	[0..7]	Text		72

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: C5 "[SupplementaryDataRule](#)"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		56
	Envelope <Envlp>	[1..1]	(External Schema)		56

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 **head.001.001.04 BusinessApplicationHeaderV04**

3.1 **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.

3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AppHdr>	[1..1]		C5	
	CharacterSet <CharSet>	[0..1]	CodeSet	C6	30
	From <Fr>	[1..1]			30
{Or	OrganisationIdentification <OrgId>	[1..1]	±		30
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		31
	To <To>	[1..1]			32
{Or	OrganisationIdentification <OrgId>	[1..1]	±		32
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		33
	BusinessMessageIdentifier <BizMsgIdr>	[1..1]	Text		34
	MessageDefinitionIdentifier <MsgDefIdr>	[1..1]	Text		34
	BusinessService <BizSvc>	[0..1]	Text		34
	MarketPractice <MktPrctc>	[0..1]			35
	Registry <Regy>	[1..1]	Text		35
	Identification <Id>	[1..1]	Text		35
	CreationDate <CreDt>	[1..1]	DateTime		35
	BusinessProcessingDate <BizPrctgDt>	[0..1]	DateTime		35
	CopyDuplicate <CpyDplct>	[0..1]	CodeSet		36
	PossibleDuplicate <PssblDplct>	[0..1]	Indicator		36
	Priority <Prty>	[0..1]	CodeSet	C7	37
	Signature <Sgntr>	[0..1]	(External Schema)		37
	Related <Rltd>	[0..*]			37
	CharacterSet <CharSet>	[0..1]	CodeSet	C6	38
	From <Fr>	[1..1]			38
{Or	OrganisationIdentification <OrgId>	[1..1]	±		39
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		40
	To <To>	[1..1]			41
{Or	OrganisationIdentification <OrgId>	[1..1]	±		41
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		42
	BusinessMessageIdentifier <BizMsgIdr>	[1..1]	Text		43
	MessageDefinitionIdentifier <MsgDefIdr>	[1..1]	Text		43

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	BusinessService <BizSvc>	[0..1]	Text		43
	MarketPractice <MktPrctc>	[0..1]			44
	Registry <Regy>	[1..1]	Text		44
	Identification <Id>	[1..1]	Text		44
	CreationDate <CreDt>	[1..1]	DateTime		44
	BusinessProcessingDate <BizPrcgDt>	[0..1]	DateTime		44
	CopyDuplicate <CpyDplct>	[0..1]	CodeSet		45
	PossibleDuplicate <PssblDplct>	[0..1]	Indicator		45
	Priority <Prty>	[0..1]	CodeSet	C7	46
	Signature <Sgntr>	[0..1]	(External Schema)		46

3.3 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

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 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 78

- Constraints
- ValidationByTable

3.4.2 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	OrganisationIdentification <OrgId>	[1..1]	±		30
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		31

3.4.2.1 OrganisationIdentification <OrgId>

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

OrganisationIdentification <OrgId> contains the following elements (see "PartyIdentification272" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		57
	PostalAddress <PstlAdr>	[0..1]	±		58
	Identification <Id>	[0..1]			58
{Or	OrganisationIdentification <OrgId>	[1..1]			59
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer <Issr>	[0..1]	Text		61
Or}	PrivateIdentification <PrvtId>	[1..1]			61
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	64
	ContactDetails <CtctDtls>	[0..1]	±		64

3.4.2.2 FinancialInstitutionIdentification <FIId>

Presence: [1..1]

Definition: Identification of a financial institution.

FinancialInstitutionIdentification <FIId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			50
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	50
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		51
	LEI <LEI>	[0..1]	IdentifierSet		51
	Name <Nm>	[0..1]	Text		51
	PostalAddress <PstlAdr>	[0..1]	±		51
	Other <Othr>	[0..1]	±		52
	BranchIdentification <BrnchId>	[0..1]			53
	Identification <Id>	[0..1]	Text		53
	LEI <LEI>	[0..1]	IdentifierSet		53
	Name <Nm>	[0..1]	Text		53
	PostalAddress <PstlAdr>	[0..1]	±		53

3.4.3 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	OrganisationIdentification <OrgId>	[1..1]	±		32
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		33

3.4.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of a person or an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "PartyIdentification272" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		57
	PostalAddress <PstlAdr>	[0..1]	±		58
	Identification <Id>	[0..1]			58
{Or	OrganisationIdentification <OrgId>	[1..1]			59
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer <Issr>	[0..1]	Text		61
Or}	PrivateIdentification <PrvtId>	[1..1]			61
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	64
	ContactDetails <CtctDtls>	[0..1]	±		64

3.4.3.2 FinancialInstitutionIdentification <FIId>

Presence: [1..1]

Definition: Identification of a financial institution.

FinancialInstitutionIdentification <FIId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			50
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	50
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		51
	LEI <LEI>	[0..1]	IdentifierSet		51
	Name <Nm>	[0..1]	Text		51
	PostalAddress <PstlAdr>	[0..1]	±		51
	Other <Othr>	[0..1]	±		52
	BranchIdentification <BrnchId>	[0..1]			53
	Identification <Id>	[0..1]	Text		53
	LEI <LEI>	[0..1]	IdentifierSet		53
	Name <Nm>	[0..1]	Text		53
	PostalAddress <PstlAdr>	[0..1]	±		53

3.4.4 BusinessMessageIdentifier <BizMsgIdr>

Presence: [1..1]

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

Datatype: "Max35Text" on page 82

3.4.5 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 82

3.4.6 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 82

3.4.7 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
	Registry <Regy>	[1..1]	Text		35
	Identification <Id>	[1..1]	Text		35

3.4.7.1 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 81

3.4.7.2 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 81

3.4.8 CreationDate <CreDt>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 78

3.4.9 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 78

3.4.10 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 74

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.

3.4.11 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 80):

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

3.4.12 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 74

Constraints

- **ValidationByTable**

3.4.13 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/>.

3.4.14 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
	CharacterSet <CharSet>	[0..1]	CodeSet	C6	38
	From <Fr>	[1..1]			38
{Or	OrganisationIdentification <OrgId>	[1..1]	±		39
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		40
	To <To>	[1..1]			41
{Or	OrganisationIdentification <OrgId>	[1..1]	±		41
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		42
	BusinessMessageIdentifier <BizMsgIdr>	[1..1]	Text		43
	MessageDefinitionIdentifier <MsgDefIdr>	[1..1]	Text		43
	BusinessService <BizSvc>	[0..1]	Text		43
	MarketPractice <MktPrctc>	[0..1]			44
	Registry <Regy>	[1..1]	Text		44
	Identification <Id>	[1..1]	Text		44
	CreationDate <CreDt>	[1..1]	DateTime		44
	BusinessProcessingDate <BizPrdgDt>	[0..1]	DateTime		44
	CopyDuplicate <CpyDplct>	[0..1]	CodeSet		45
	PossibleDuplicate <PssblDplct>	[0..1]	Indicator		45
	Priority <Prty>	[0..1]	CodeSet	C7	46
	Signature <Sgntr>	[0..1]	(External Schema)		46

3.4.14.1 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 78

Constraints

- ValidationByTable

3.4.14.2 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	OrganisationIdentification <OrgId>	[1..1]	±		39
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		40

3.4.14.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of a person or an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "PartyIdentification272" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		57
	PostalAddress <PstlAdr>	[0..1]	±		58
	Identification <Id>	[0..1]			58
{Or	OrganisationIdentification <OrgId>	[1..1]			59
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer <Issr>	[0..1]	Text		61
Or}	PrivateIdentification <PrvtId>	[1..1]			61
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	64
	ContactDetails <CtctDtls>	[0..1]	±		64

3.4.14.2.2 FinancialInstitutionIdentification <FIId>

Presence: [1..1]

Definition: Identification of a financial institution.

FinancialInstitutionIdentification <FIId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			50
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	50
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		51
	LEI <LEI>	[0..1]	IdentifierSet		51
	Name <Nm>	[0..1]	Text		51
	PostalAddress <PstlAdr>	[0..1]	±		51
	Other <Othr>	[0..1]	±		52
	BranchIdentification <BrnchId>	[0..1]			53
	Identification <Id>	[0..1]	Text		53
	LEI <LEI>	[0..1]	IdentifierSet		53
	Name <Nm>	[0..1]	Text		53
	PostalAddress <PstlAdr>	[0..1]	±		53

3.4.14.3 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	OrganisationIdentification <OrgId>	[1..1]	±		41
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		42

3.4.14.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of a person or an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "PartyIdentification272" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		57
	PostalAddress <PstlAdr>	[0..1]	±		58
	Identification <Id>	[0..1]			58
{Or	OrganisationIdentification <OrgId>	[1..1]			59
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer <Issr>	[0..1]	Text		61
Or}	PrivateIdentification <PrvtId>	[1..1]			61
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	64
	ContactDetails <CtctDtls>	[0..1]	±		64

3.4.14.3.2 FinancialInstitutionIdentification <FIId>

Presence: [1..1]

Definition: Identification of a financial institution.

FinancialInstitutionIdentification <FIId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 49 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			50
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	50
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		51
	LEI <LEI>	[0..1]	IdentifierSet		51
	Name <Nm>	[0..1]	Text		51
	PostalAddress <PstlAdr>	[0..1]	±		51
	Other <Othr>	[0..1]	±		52
	BranchIdentification <BrnchId>	[0..1]			53
	Identification <Id>	[0..1]	Text		53
	LEI <LEI>	[0..1]	IdentifierSet		53
	Name <Nm>	[0..1]	Text		53
	PostalAddress <PstlAdr>	[0..1]	±		53

3.4.14.4 BusinessMessageIdentifier <BizMsgIdr>

Presence: [1..1]

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

Datatype: "Max35Text" on page 82

3.4.14.5 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 82

3.4.14.6 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 82

3.4.14.7 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
	Registry <Regy>	[1..1]	Text		44
	Identification <Id>	[1..1]	Text		44

3.4.14.7.1 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 81

3.4.14.7.2 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 81

3.4.14.8 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 78

3.4.14.9 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 78

3.4.14.10 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 74

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.

3.4.14.11 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 80):

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

3.4.14.12 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 74

Constraints

- **ValidationByTable**

3.4.14.13 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/>.

4 Message Items Types

4.1 MessageComponents

4.1.1 Date Time

4.1.1.1 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		47
Or}	DateTime <DtTm>	[1..1]	DateTime		47

4.1.1.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 78

4.1.1.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 78

4.1.2 Document

4.1.2.1 DocumentType1Choice

Definition: Choice of format for the document type.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47

4.1.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type, in a coded form.

Datatype: "ExternalDocumentType1Code" on page 75

4.1.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Document type, in a proprietary form.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification1](#)" on page 55 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		55
	SchemeName <SchmeNm>	[0..1]	Text		55
	Issuer <Issr>	[0..1]	Text		55

4.1.3 Financial Institution Identification

4.1.3.1 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]	±		48
	MemberIdentification <Mmbld>	[1..1]	Text		48

4.1.3.1.1 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 72 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		73
Or}	Proprietary <Prtry>	[1..1]	Text		73

4.1.3.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max35Text](#)" on page 82

4.1.3.2 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		49
	SchemeName <SchmeNm>	[0..1]			49
{Or	Code <Cd>	[1..1]	CodeSet		49
Or}	Proprietary <Prtry>	[1..1]	Text		49
	Issuer <Issr>	[0..1]	Text		49

4.1.3.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 82

4.1.3.2.2 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		49
Or}	Proprietary <Prtry>	[1..1]	Text		49

4.1.3.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 75

4.1.3.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 82

4.1.3.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 82

4.1.3.3 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]			50
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	50
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		51
	LEI <LEI>	[0..1]	IdentifierSet		51
	Name <Nm>	[0..1]	Text		51
	PostalAddress <PstlAdr>	[0..1]	±		51
	Other <Othr>	[0..1]	±		52
	BranchIdentification <BrnchId>	[0..1]			53
	Identification <Id>	[0..1]	Text		53
	LEI <LEI>	[0..1]	IdentifierSet		53
	Name <Nm>	[0..1]	Text		53
	PostalAddress <PstlAdr>	[0..1]	±		53

4.1.3.3.1 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	50
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		51
	LEI <LEI>	[0..1]	IdentifierSet		51
	Name <Nm>	[0..1]	Text		51
	PostalAddress <PstlAdr>	[0..1]	±		51
	Other <Othr>	[0..1]	±		52

4.1.3.3.1.1 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 79

Constraints

• BICFI

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

4.1.3.3.1.2 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 48 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		48
	MemberIdentification <Mmbld>	[1..1]	Text		48

4.1.3.3.1.3 LEI <LEI>

Presence: [0..1]
Definition: Legal entity identifier of the financial institution.
Datatype: "LEIIdentifier" on page 80

4.1.3.3.1.4 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

4.1.3.3.1.5 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 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			69
{Or	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	±		70
	CareOf <CareOf>	[0..1]	Text		70
	Department <Dept>	[0..1]	Text		70
	SubDepartment <SubDept>	[0..1]	Text		70
	StreetName <StrtNm>	[0..1]	Text		71
	BuildingNumber <BldgNb>	[0..1]	Text		71
	BuildingName <BldgNm>	[0..1]	Text		71
	Floor <Flr>	[0..1]	Text		71
	UnitNumber <UnitNb>	[0..1]	Text		71
	PostBox <PstBx>	[0..1]	Text		71
	Room <Room>	[0..1]	Text		71
	PostCode <PstCd>	[0..1]	Text		71
	TownName <TwnNm>	[0..1]	Text		72
	TownLocationName <TwnLctnNm>	[0..1]	Text		72
	DistrictName <DstrctNm>	[0..1]	Text		72
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		72
	Country <Ctry>	[0..1]	CodeSet	C3	72
	AddressLine <AdrLine>	[0..7]	Text		72

4.1.3.3.1.6 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 48 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		49
	SchemeName <SchmeNm>	[0..1]			49
{Or	Code <Cd>	[1..1]	CodeSet		49
Or}	Proprietary <Prtry>	[1..1]	Text		49
	Issuer <Issr>	[0..1]	Text		49

4.1.3.3.2 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		53
	LEI <LEI>	[0..1]	IdentifierSet		53
	Name <Nm>	[0..1]	Text		53
	PostalAddress <PstlAdr>	[0..1]	±		53

4.1.3.3.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 82

4.1.3.3.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "[LEIIdentifier](#)" on page 80

4.1.3.3.2.3 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

4.1.3.3.2.4 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 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			69
{Or	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	±		70
	CareOf <CareOf>	[0..1]	Text		70
	Department <Dept>	[0..1]	Text		70
	SubDepartment <SubDept>	[0..1]	Text		70
	StreetName <StrtNm>	[0..1]	Text		71
	BuildingNumber <BldgNb>	[0..1]	Text		71
	BuildingName <BldgNm>	[0..1]	Text		71
	Floor <Flr>	[0..1]	Text		71
	UnitNumber <UnitNb>	[0..1]	Text		71
	PostBox <PstBx>	[0..1]	Text		71
	Room <Room>	[0..1]	Text		71
	PostCode <PstCd>	[0..1]	Text		71
	TownName <TwnNm>	[0..1]	Text		72
	TownLocationName <TwnLctnNm>	[0..1]	Text		72
	DistrictName <DstrctNm>	[0..1]	Text		72
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		72
	Country <Ctry>	[0..1]	CodeSet	C3	72
	AddressLine <AdrLine>	[0..7]	Text		72

4.1.4 Identification Information

4.1.4.1 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		55
	Issuer <Issr>	[1..1]	Text		55
	SchemeName <SchmeNm>	[0..1]	Text		55

4.1.4.1.1 Identification <Id>*Presence:* [1..1]*Definition:* Proprietary information, often a code, issued by the data source scheme issuer.*Datatype:* "Exact4AlphaNumericText" on page 80**4.1.4.1.2 Issuer <Issr>***Presence:* [1..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 82**4.1.4.1.3 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Short textual description of the scheme.*Datatype:* "Max35Text" on page 82**4.1.4.2 GenericIdentification1***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		55
	SchemeName <SchmeNm>	[0..1]	Text		55
	Issuer <Issr>	[0..1]	Text		55

4.1.4.2.1 Identification <Id>*Presence:* [1..1]*Definition:* Identification assigned by an institution.*Datatype:* "Max35Text" on page 82**4.1.4.2.2 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Name of the identification scheme.*Datatype:* "Max35Text" on page 82**4.1.4.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 82

4.1.5 Miscellaneous

4.1.5.1 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		56
	Envelope <Envlp>	[1..1]	(External Schema)		56

Constraints

- **SupplementaryDataRule**

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

4.1.5.1.1 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

4.1.5.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

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

4.1.6 Party Identification

4.1.6.1 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		57
	PostalAddress <PstlAdr>	[0..1]	±		58
	Identification <Id>	[0..1]			58
{Or	OrganisationIdentification <OrgId>	[1..1]			59
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer <Issr>	[0..1]	Text		61
Or}	PrivateIdentification <PrvtId>	[1..1]			61
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	64
	ContactDetails <CtctDtls>	[0..1]	±		64

4.1.6.1.1 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

4.1.6.1.2 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 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			69
{Or	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	±		70
	CareOf <CareOf>	[0..1]	Text		70
	Department <Dept>	[0..1]	Text		70
	SubDepartment <SubDept>	[0..1]	Text		70
	StreetName <StrtNm>	[0..1]	Text		71
	BuildingNumber <BldgNb>	[0..1]	Text		71
	BuildingName <BldgNm>	[0..1]	Text		71
	Floor <Flr>	[0..1]	Text		71
	UnitNumber <UnitNb>	[0..1]	Text		71
	PostBox <PstBx>	[0..1]	Text		71
	Room <Room>	[0..1]	Text		71
	PostCode <PstCd>	[0..1]	Text		71
	TownName <TwnNm>	[0..1]	Text		72
	TownLocationName <TwnLctnNm>	[0..1]	Text		72
	DistrictName <DstrctNm>	[0..1]	Text		72
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		72
	Country <Ctry>	[0..1]	CodeSet	C3	72
	AddressLine <AdrLine>	[0..7]	Text		72

4.1.6.1.3 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]			59
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer </Issr>	[0..1]	Text		61
Or}	PrivateIdentification <PrvtId>	[1..1]			61
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer </Issr>	[0..1]	Text		64

4.1.6.1.3.1 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	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification </Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer </Issr>	[0..1]	Text		61

4.1.6.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C1 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 79

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.

4.1.6.1.3.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 80

4.1.6.1.3.1.3 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		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer <Issr>	[0..1]	Text		61

4.1.6.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 81

4.1.6.1.3.1.3.2 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		61
Or}	Proprietary <Prtry>	[1..1]	Text		61

4.1.6.1.3.1.3.2.1 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 76

4.1.6.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 82

4.1.6.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 82

4.1.6.1.3.2 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]			62
	BirthDate <BirthDt>	[1..1]	Date		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64

4.1.6.1.3.2.1 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		62
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		62
	CityOfBirth <CityOfBirth>	[1..1]	Text		63
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	63

4.1.6.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 78

4.1.6.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 82

4.1.6.1.3.2.1.3 CityOfBirth <CityOfBirth>*Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 82**4.1.6.1.3.2.1.4 CountryOfBirth <CtryOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C3 "Country"*Datatype:* "CountryCode" on page 74**Constraints**

- Country**

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

4.1.6.1.3.2.2 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		63
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64

4.1.6.1.3.2.2.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max256Text" on page 81**4.1.6.1.3.2.2.2 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		64
Or}	Proprietary <Prtry>	[1..1]	Text		64

4.1.6.1.3.2.2.2.1 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

4.1.6.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 82

4.1.6.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 82

4.1.6.1.4 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 74

Constraints

- **Country**

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

4.1.6.1.5 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 65 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		66
	Name <Nm>	[0..1]	Text		66
	PhoneNumber <PhneNb>	[0..1]	Text		66
	MobileNumber <MobNb>	[0..1]	Text		67
	FaxNumber <FaxNb>	[0..1]	Text		67
	URLAddress <URLAdr>	[0..1]	Text		67
	EmailAddress <EmailAdr>	[0..1]	Text		67
	EmailPurpose <EmailPurp>	[0..1]	Text		67
	JobTitle <JobTitl>	[0..1]	Text		67
	Responsibility <Rspnsblty>	[0..1]	Text		67
	Department <Dept>	[0..1]	Text		67
	Other <Othr>	[0..*]			68
	ChannelType <ChanlTp>	[1..1]	Text		68
	Identification <Id>	[0..1]	Text		68
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		68

4.1.7 Person Identification

4.1.7.1 Contact13

Definition: Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		66
	Name <Nm>	[0..1]	Text		66
	PhoneNumber <PhneNb>	[0..1]	Text		66
	MobileNumber <MobNb>	[0..1]	Text		67
	FaxNumber <FaxNb>	[0..1]	Text		67
	URLAddress <URLAdr>	[0..1]	Text		67
	EmailAddress <EmailAdr>	[0..1]	Text		67
	EmailPurpose <EmailPurp>	[0..1]	Text		67
	JobTitle <JobTitl>	[0..1]	Text		67
	Responsibility <Rspnsblty>	[0..1]	Text		67
	Department <Dept>	[0..1]	Text		67
	Other <Othr>	[0..*]			68
	ChannelType <ChanlTp>	[1..1]	Text		68
	Identification <Id>	[0..1]	Text		68
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		68

4.1.7.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 77

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).

4.1.7.1.2 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

4.1.7.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 82

4.1.7.1.4 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

4.1.7.1.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 82

4.1.7.1.6 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 81

4.1.7.1.7 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max256Text" on page 81

4.1.7.1.8 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 82

4.1.7.1.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 82

4.1.7.1.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 82

4.1.7.1.11 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 82

4.1.7.1.12 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 <ChanlTp>	[1..1]	Text		68
	Identification <Id>	[0..1]	Text		68

4.1.7.1.12.1 ChannelType <ChanlTp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 82

4.1.7.1.12.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 80

4.1.7.1.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod2Code" on page 78

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.

4.1.8 Postal Address

4.1.8.1 PostalAddress27

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			69
{Or	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	±		70
	CareOf <CareOf>	[0..1]	Text		70
	Department <Dept>	[0..1]	Text		70
	SubDepartment <SubDept>	[0..1]	Text		70
	StreetName <StrtNm>	[0..1]	Text		71
	BuildingNumber <BldgNb>	[0..1]	Text		71
	BuildingName <BldgNm>	[0..1]	Text		71
	Floor <Flr>	[0..1]	Text		71
	UnitNumber <UnitNb>	[0..1]	Text		71
	PostBox <PstBx>	[0..1]	Text		71
	Room <Room>	[0..1]	Text		71
	PostCode <PstCd>	[0..1]	Text		71
	TownName <TwnNm>	[0..1]	Text		72
	TownLocationName <TwnLctnNm>	[0..1]	Text		72
	DistrictName <DstrctNm>	[0..1]	Text		72
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		72
	Country <Ctry>	[0..1]	CodeSet	C3	72
	AddressLine <AdrLine>	[0..7]	Text		72

4.1.8.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	±		70

4.1.8.1.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Type of address expressed as a code.*Datatype:* "AddressType2Code" on page 73

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

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

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		55
	Issuer <Issr>	[1..1]	Text		55
	SchemeName <SchmeNm>	[0..1]	Text		55

4.1.8.1.2 CareOf <CareOf>*Presence:* [0..1]

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

Datatype: "Max140Text" on page 80**4.1.8.1.3 Department <Dept>***Presence:* [0..1]*Definition:* Identification of a division of a large organisation or building.*Datatype:* "Max70Text" on page 82**4.1.8.1.4 SubDepartment <SubDept>***Presence:* [0..1]*Definition:* Identification of a sub-division of a large organisation or building.*Datatype:* "Max70Text" on page 82

4.1.8.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max140Text" on page 80

4.1.8.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 81

4.1.8.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max140Text" on page 80

4.1.8.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 82

4.1.8.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: "Max16Text" on page 81

4.1.8.1.10 PostBox <PstBx>

Presence: [0..1]

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

Datatype: "Max16Text" on page 81

4.1.8.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 82

4.1.8.1.12 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 81

4.1.8.1.13 TownName <TwnNm>*Presence:* [0..1]*Definition:* Name of a built-up area, with defined boundaries, and a local government.*Datatype:* "Max140Text" on page 80**4.1.8.1.14 TownLocationName <TwnLctnNm>***Presence:* [0..1]*Definition:* Specific location name within the town.*Datatype:* "Max140Text" on page 80**4.1.8.1.15 DistrictName <DstrctNm>***Presence:* [0..1]*Definition:* Identifies a subdivision within a country sub-division.*Datatype:* "Max140Text" on page 80**4.1.8.1.16 CountrySubDivision <CtrySubDvsn>***Presence:* [0..1]*Definition:* Identifies a subdivision of a country such as state, region, county.*Datatype:* "Max35Text" on page 82**4.1.8.1.17 Country <Ctry>***Presence:* [0..1]*Definition:* Nation with its own government.*Impacted by:* C3 "Country"*Datatype:* "CountryCode" on page 74**Constraints**

- **Country**

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

4.1.8.1.18 AddressLine <AdrLine>*Presence:* [0..7]*Definition:* Information that locates and identifies a specific address, as defined by postal services, presented in free format text.*Datatype:* "Max70Text" on page 82**4.1.9 System Identification****4.1.9.1 ClearingSystemIdentification2Choice***Definition:* Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		73
Or}	Proprietary <Prtry>	[1..1]	Text		73

4.1.9.1.1 Code <Cd>

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

4.1.9.1.2 Proprietary <Prtry>

Presence: [1..1]
Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.
Datatype: "Max35Text" on page 82

4.2 Message Datatypes

4.2.1 Binary

4.2.1.1 Max10MbBinary

Definition: Binary data of 10 megabytes (10 Mb) maximum.
Type: Binary

Format

minLength	1
maxLength	10485760

4.2.2 CodeSet

4.2.2.1 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.

CodeName	Name	Definition
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

4.2.2.2 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 Message (Set) need to be defined by the relevant user community (SEG.).

Type: CodeSet

Constraints

- ValidationByTable

4.2.2.3 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.

4.2.2.4 CountryCode

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

Type: CodeSet

Format

pattern [A-Z]{2,2}

Constraints

- **Country**

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

4.2.2.5 ExternalClearingSystemIdentification1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	5

4.2.2.6 ExternalDocumentFormat1Code

Definition: Specifies the external document format code in the format of a character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.7 ExternalDocumentType1Code

Definition: Specifies the document type as published in an external document type code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.8 ExternalFinancialInstitutionIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.9 ExternalNotificationSubType1Code

Definition: Specifies the notification sub type, as published in an external notification sub type code set.

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

Type: CodeSet

4.2.2.10 ExternalNotificationType1Code

Definition: Specifies the notification type, as published in an external notification type code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.11 ExternalOrganisationIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.12 ExternalPersonIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.13 InvestigationLocationMethod1Code

Definition: Specifies the method used to deliver/retrieve the investigation information.

Type: CodeSet

CodeName	Name	Definition
EDIC	ElectronicDataInterchange	Investigation related data must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Investigation related data must be sent through e-mail.
FAXI	Fax	Investigation related data must be faxed.
POST	Post	Investigation related data must be sent through postal services.
SMSM	SMS	Investigation related data must be sent through by phone as a short message service (SMS).
URID	UniformResourceIdentifier	Investigation related data needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

4.2.2.14 LanguageCode

Definition: Specifies a language.

Type: CodeSet

Constraints

- **ValidationByTable**

Must be a valid terrestrial language.

4.2.2.15 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.

CodeName	Name	Definition
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

4.2.2.16 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.

4.2.2.17 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

4.2.3 Date

4.2.3.1 ISODate

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

Type: Date

4.2.4 DateTime

4.2.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with

UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

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

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

2) fractions of second in time format

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

Type: DateTime

4.2.5 IdentifierSet

4.2.5.1 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.

4.2.5.2 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.

4.2.5.3 LEIIdentifier

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

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

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

4.2.6.1 YesNoIndicator

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

Type: Indicator

Meaning When True: Yes

Meaning When False: No

4.2.7 Text

4.2.7.1 Exact4AlphaNumericText

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

Type: Text

Format

pattern	[a-zA-Z0-9]{4}
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4.2.7.2 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

4.2.7.3 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

4.2.7.4 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

4.2.7.5 Max2000Text

Definition: Specifies a character string with a maximum length of 2000 characters.

Type: Text

Format

minLength	1
maxLength	2000

4.2.7.6 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

4.2.7.7 Max256Text

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

Type: Text

Format

minLength	1
maxLength	256

4.2.7.8 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

4.2.7.9 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

4.2.7.10 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

4.2.7.11 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

4.2.7.12 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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