

ISO 20022

Cash Management - Charges Management -  
Maintenance 2024 - 2025

## Message Definition Report - Part 2

Approved by the Payments SEG on 04 February 2025

This document provides details of the Message Definitions for Cash Management - Charges Management - Maintenance 2024 - 2025.

February 2025

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# 1 Message Set Overview

## Introduction

This document describes the Cash Management - Charges Management message set. It includes the new version of the MessageDefinitions that have been added as part of the maintenance cycle 2024-2025 (See MCR #252) and approved by the Payments Standards Evaluation Group on 04 February 2025.

## 1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
camt.105.001.03 ChargesPaymentNotificationV03	The ChargesPaymentNotification message is sent by the account servicing institution to the account owner to advise charges, interest or other adjustments to the owner's account. It provides details of charges which were previously unknown to the Receiver.
camt.106.001.03 ChargesPaymentRequestV03	The ChargesPaymentRequest message is sent by a financial institution to another financial institution to request the payment of charges, interest and/or other expenses which are previously unknown to the receiver.

## **2        camt.105.001.03 ChargesPaymentNotificationV03**

### **2.1      MessageDefinition Functionality**

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

#### Outline

The ChargesPaymentNotificationV03 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Unique identification of the charges message.

B. Charges

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

C. SupplementaryData

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

## 2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <ChrgsPmtNtfctn>	[1..1]		C5, C6, C7, C8, C9, C10	
	<b>GroupHeader</b> <GrpHdr>	[1..1]			13
	<b>MessageIdentification</b> <MsgId>	[1..1]	Text		13
	<b>CreationDateTime</b> <CreDtTm>	[1..1]	DateTime		13
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		13
	<b>TotalCharges</b> <TtlChrgs>	[0..1]			14
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		14
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		14
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	15
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		15
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	15
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		16
	<b>Charges</b> <Chrgs>	[1..1]			17
{Or	<b>Single</b> <Sngl>	[1..1]			22
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		24
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		24
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		24
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			25
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		26
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		26
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		26
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		27
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		27
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		27
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		27
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		27
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		28
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		28

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		28
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		28
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		28
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfrstrctrTxId>	[0..1]	Text		28
	<b>ProcessingIdentification</b> <PrctlId>	[0..1]	Text		28
	<b>Proprietary</b> <Prtry>	[0..*]			28
	<b>Type</b> <Tp>	[1..1]	Text		29
	<b>Reference</b> <Ref>	[1..1]	Text		29
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	29
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		29
	<b>ValueDate</b> <ValDt>	[0..1]	±		30
	<b>Debtor</b> <Dbtr>	[0..1]	±		30
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C19, C18	31
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		32
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	33
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	34
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		34
	<b>Type</b> <Tp>	[0..1]			35
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		35
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		35
	<b>InstructionForInstructedAgent</b> <InstrForInststdAgt>	[0..1]	±		36
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		36
Or	<b>PerTransaction</b> <PerTx>	[1..1]		C11, C12	36
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		39
	<b>TotalChargesPerTransaction</b> <TtlChrgsPerTx>	[0..1]			39
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		39
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		39
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	39
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		40

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	40
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		41
	<b>Record</b> <Rcrd>	[1..*]			41
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		43
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		43
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			44
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		45
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		45
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		45
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		46
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		46
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		46
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		46
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		46
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		47
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		47
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		47
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		47
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		47
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfrstrctrTxId>	[0..1]	Text		47
	<b>ProcessingIdentification</b> <PrctlId>	[0..1]	Text		47
	<b>Proprietary</b> <Prtry>	[0..*]			47
	<b>Type</b> <Tp>	[1..1]	Text		48
	<b>Reference</b> <Ref>	[1..1]	Text		48
	<b>TotalChargesPerRecord</b> <TtlChrgsPerRcrd>	[0..1]			48
	<b>NumberOfChargesBreakdownItems</b> <NbOfChrgsBrkdwnItms>	[1..1]	Text		48
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		48
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	48
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		49
	<b>ChargesBreakdown</b> <ChrgsBrkdwn>	[1..*]			49

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	49
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		50
	<b>Type</b> <Tp>	[0..1]			50
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		50
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		50
	<b>ValueDate</b> <ValDt>	[0..1]	±		51
	<b>Debtor</b> <Dbtr>	[0..1]	±		51
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C19, C18	52
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		53
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	54
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	55
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		55
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		56
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		56
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		56
Or}	<b>PerType</b> <PerTp>	[1..*]		C13, C14	57
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		60
	<b>TotalChargesPerChargeType</b> <TtlChrgsPerChrgTp>	[0..1]			60
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		60
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		60
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	60
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		61
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	61
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		61
	<b>Type</b> <Tp>	[1..1]			62
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		62
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		62
	<b>Record</b> <Rcrd>	[1..*]			63
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		65

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		65
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			65
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		66
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		66
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		66
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		67
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		67
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		67
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		67
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		67
	<b>MandatIdentification</b> <MndtId>	[0..1]	Text		68
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		68
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		68
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		68
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		68
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		68
	<b>ProcessingIdentification</b> <PrcgId>	[0..1]	Text		68
	<b>Proprietary</b> <Prtry>	[0..*]			68
	<b>Type</b> <Tp>	[1..1]	Text		69
	<b>Reference</b> <Ref>	[1..1]	Text		69
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	69
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		69
	<b>ValueDate</b> <ValDt>	[0..1]	±		70
	<b>Debtor</b> <Dbtr>	[0..1]	±		70
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C19, C18	71
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		72
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	73
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	74
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		74

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		75
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		75
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		75
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C20	76

## 2.3 Constraints

### C1 ActiveCurrency

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

### C2 ActiveOrHistoricCurrency

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

### C3 AnyBIC

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

### C4 BICFI

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

### C5 ChargesAccountHeaderOrSingle1Rule

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

On Condition

/GroupHeader/ChargesAccount is present

Or /GroupHeader/ChargesAccountOwner is present

Following Must be True

/Charges/Single/ChargesAccount Must be absent

And /Charges/Single/ChargesAccountOwner Must be absent

*This constraint is defined at the MessageDefinition level.*

### C6 ChargesAccountHeaderOrSingle2Rule

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

On Condition

/Charges/Single/ChargesAccount is present

Or /Charges/Single/ChargesAccountOwner is present

Following Must be True  
     /GroupHeader/ChargesAccount Must be absent  
 And     /GroupHeader/ChargesAccountOwner Must be absent

*This constraint is defined at the MessageDefinition level.*

#### **C7 ChargesAccountHeaderOrTransaction1Rule**

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

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

*This constraint is defined at the MessageDefinition level.*

#### **C8 ChargesAccountHeaderOrTransaction2Rule**

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

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

*This constraint is defined at the MessageDefinition level.*

#### **C9 ChargesAccountHeaderOrType1Rule**

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

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

*This constraint is defined at the MessageDefinition level.*

#### **C10 ChargesAccountHeaderOrType2Rule**

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

```

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

```

*This constraint is defined at the MessageDefinition level.*

#### **C11 ChargesAccountTransactionOrRecord1Rule**

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

#### **C12 ChargesAccountTransactionOrRecord2Rule**

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

#### **C13 ChargesAccountTypeOrRecord1Rule**

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

#### **C14 ChargesAccountTypeOrRecord2Rule**

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

#### **C15 Country**

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

#### **C16 CurrencyAmount**

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

Note: The decimal separator is a dot.

#### **C17 IBAN**

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

#### **C18 IdentificationAndProxyGuideline**

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

#### **C19 IdentificationOrProxyPresenceRule**

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

#### **C20 SupplementaryDataRule**

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

## 2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 2.4.1 GroupHeader <GrpHdr>

*Presence:* [1..1]

*Definition:* Unique identification of the charges message.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	Text		13
	<b>CreationDateTime</b> <CreDtTm>	[1..1]	DateTime		13
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		13
	<b>TotalCharges</b> <TtlChrgs>	[0..1]			14
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		14
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		14
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	15
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		15
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	15
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		16

#### 2.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 208

#### 2.4.1.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 204

#### 2.4.1.3 ChargesRequestor <ChrgsRqstr>

*Presence:* [0..1]

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

**ChargesRequestor <ChrgsRqstr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.1.4 TotalCharges <TtlChrgs>

*Presence:* [0..1]

*Definition:* Total charges claimed through this message.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		14
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		14
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	15
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		15

##### 2.4.1.4.1 NumberOfChargesRecords <NbOfChrgsRcrds>

*Presence:* [1..1]

*Definition:* Number of individual charges records.

*Datatype:* "Max15NumericText" on page 207

##### 2.4.1.4.2 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 206

**2.4.1.4.3 TotalChargesAmount <TtlChrgsAmt>**

*Presence:* [0..1]

*Definition:* Total amount of charges claimed.

*Impacted by:* C1 "ActiveCurrency", C16 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**2.4.1.4.4 CreditDebitIndicator <CdtDbtInd>**

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

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

**2.4.1.5 ChargesAccount <ChrgsAcct>**

*Presence:* [0..1]

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

*Impacted by:* C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

**ChargesAccount <ChrgsAcct>** contains the following elements (see "[CashAccount40](#)" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 2.4.1.6 ChargesAccountOwner <ChrgsAcctOwnr>

*Presence:* [0..1]

*Definition:* Agent that owns the charges account.

**ChargesAccountOwner <ChrgsAcctOwnr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

## 2.4.2 Charges <Chrgs>

*Presence:* [1..1]

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

**Charges <Chrgs>** contains one of the following **Charges5Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Single &lt;Sngl&gt;</b>	[1..1]			22
	<b>ChargesIdentification &lt;ChrgsId&gt;</b>	[0..1]	Text		24
	<b>RecordIdentification &lt;RcrdId&gt;</b>	[0..1]	Text		24
	<b>ChargesRequestor &lt;ChrgsRqstr&gt;</b>	[0..1]	±		24
	<b>UnderlyingTransaction &lt;UndrlygTx&gt;</b>	[1..1]			25
	<b>MessageIdentification &lt;MsgId&gt;</b>	[0..1]	Text		26
	<b>MessageNameIdentification &lt;MsgNmId&gt;</b>	[0..1]	Text		26
	<b>AccountServicerReference &lt;AcctSvcrRef&gt;</b>	[0..1]	Text		26
	<b>PaymentInformationIdentification &lt;PmtInfId&gt;</b>	[0..1]	Text		27
	<b>InstructionIdentification &lt;InstrId&gt;</b>	[0..1]	Text		27
	<b>EndToEndIdentification &lt;EndToEndId&gt;</b>	[0..1]	Text		27
	<b>UETR &lt;UETR&gt;</b>	[0..1]	IdentifierSet		27
	<b>TransactionIdentification &lt;TxId&gt;</b>	[0..1]	Text		27
	<b>MandateIdentification &lt;MndtId&gt;</b>	[0..1]	Text		28
	<b>ChequeNumber &lt;ChqNb&gt;</b>	[0..1]	Text		28
	<b>ClearingSystemReference &lt;ClrSysRef&gt;</b>	[0..1]	Text		28
	<b>AccountOwnerTransactionIdentification &lt;AcctOwnrTxId&gt;</b>	[0..1]	Text		28
	<b>AccountServicerTransactionIdentification &lt;AcctSvcrTxId&gt;</b>	[0..1]	Text		28
	<b>MarketInfrastructureTransactionIdentification &lt;MktInfstrctrTxId&gt;</b>	[0..1]	Text		28
	<b>ProcessingIdentification &lt;PrcgId&gt;</b>	[0..1]	Text		28
	<b>Proprietary &lt;Prtry&gt;</b>	[0..*]			28
	<b>Type &lt;Tp&gt;</b>	[1..1]	Text		29
	<b>Reference &lt;Ref&gt;</b>	[1..1]	Text		29
	<b>Amount &lt;Amt&gt;</b>	[1..1]	Amount	C1, C16	29
	<b>CreditDebitIndicator &lt;CdtDbtInd&gt;</b>	[0..1]	CodeSet		29
	<b>ValueDate &lt;ValDt&gt;</b>	[0..1]	±		30
	<b>Debtor &lt;Dbtr&gt;</b>	[0..1]	±		30
	<b>DebtorAccount &lt;DbtrAcct&gt;</b>	[0..1]	±	C19, C18	31
	<b>DebtorAgent &lt;DbtrAgt&gt;</b>	[0..1]	±		32

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	33
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	34
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		34
	<b>Type</b> <Tp>	[0..1]			35
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		35
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		35
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		36
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		36
Or	<b>PerTransaction</b> <PerTx>	[1..1]		C11, C12	36
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		39
	<b>TotalChargesPerTransaction</b> <TtlChrgsPerTx>	[0..1]			39
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		39
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		39
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	39
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		40
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	40
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		41
	<b>Record</b> <Rcrd>	[1..*]			41
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		43
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		43
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			44
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		45
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		45
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		45
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		46
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		46
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		46
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		46
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		46
	<b>MandatIdentification</b> <MndtId>	[0..1]	Text		47

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		47
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		47
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		47
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		47
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfrstrctrTxId>	[0..1]	Text		47
	<b>ProcessingIdentification</b> <PrcgId>	[0..1]	Text		47
	<b>Proprietary</b> <Prtry>	[0..*]			47
	<b>Type</b> <Tp>	[1..1]	Text		48
	<b>Reference</b> <Ref>	[1..1]	Text		48
	<b>TotalChargesPerRecord</b> <TtlChrgsPerRcrd>	[0..1]			48
	<b>NumberOfChargesBreakdownItems</b> <NbOfChrgsBrkdwnItms>	[1..1]	Text		48
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		48
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	48
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		49
	<b>ChargesBreakdown</b> <ChrgsBrkdwn>	[1..*]			49
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	49
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		50
	<b>Type</b> <Tp>	[0..1]			50
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		50
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		50
	<b>ValueDate</b> <ValDt>	[0..1]	±		51
	<b>Debtor</b> <Dbtr>	[0..1]	±		51
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C19, C18	52
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		53
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	54
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	55
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		55
	<b>InstructionForInstructedAgent</b> <InstrForInstAgt>	[0..1]	±		56
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		56

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		56
Or}	<b>PerType</b> <PerTp>	[1..*]		C13, C14	57
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		60
	<b>TotalChargesPerChargeType</b> <TtlChrgsPerChrgTp>	[0..1]			60
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		60
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		60
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	60
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		61
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	61
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		61
	<b>Type</b> <Tp>	[1..1]			62
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		62
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		62
	<b>Record</b> <Rcrd>	[1..*]			63
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		65
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		65
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			65
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		66
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		66
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		66
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		67
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		67
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		67
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		67
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		67
	<b>MandatIdentification</b> <MndtId>	[0..1]	Text		68
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		68
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		68
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		68
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		68

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfrstrctrTxId>	[0..1]	Text		68
	<b>ProcessingIdentification</b> <Prccld>	[0..1]	Text		68
	<b>Proprietary</b> <Prtry>	[0..*]			68
	<b>Type</b> <Tp>	[1..1]	Text		69
	<b>Reference</b> <Ref>	[1..1]	Text		69
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	69
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		69
	<b>ValueDate</b> <ValDt>	[0..1]	±		70
	<b>Debtor</b> <Dbtr>	[0..1]	±		70
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C19, C18	71
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		72
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	73
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	74
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		74
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		75
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		75
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		75

#### 2.4.2.1 Single <Sngl>

*Presence:* [1..1]

*Definition:* Charges related to a single payment transaction.

**Single <Sngl>** contains the following **ChargesRecord11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		24
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		24
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		24
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			25
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		26
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		26
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		26
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		27
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		27
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		27
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		27
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		27
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		28
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		28
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		28
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		28
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		28
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		28
	<b>ProcessingIdentification</b> <PrctlId>	[0..1]	Text		28
	<b>Proprietary</b> <Prtry>	[0..*]			28
	<b>Type</b> <Tp>	[1..1]	Text		29
	<b>Reference</b> <Ref>	[1..1]	Text		29
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	29
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		29
	<b>ValueDate</b> <ValDt>	[0..1]	±		30
	<b>Debtor</b> <Dbtr>	[0..1]	±		30
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C19, C18	31
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		32
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	33

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	34
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		34
	<b>Type</b> <Tp>	[0..1]			35
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		35
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		35
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		36
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		36

#### 2.4.2.1.1 ChargesIdentification <ChrgsId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.1.2 RecordIdentification <RcrdId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.1.3 ChargesRequestor <ChrgsRqstr>

*Presence:* [0..1]

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

**ChargesRequestor <ChrgsRqstr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.2.1.4 UnderlyingTransaction <UndrlygTx>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		26
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		26
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		26
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		27
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		27
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		27
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		27
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		27
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		28
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		28
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		28
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		28
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		28
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		28
	<b>ProcessingIdentification</b> <ProglId>	[0..1]	Text		28
	<b>Proprietary</b> <Prtry>	[0..*]			28
	<b>Type</b> <Tp>	[1..1]	Text		29
	<b>Reference</b> <Ref>	[1..1]	Text		29

#### 2.4.2.1.4.1 MessageIdentification <MsgId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.1.4.2 MessageNameIdentification <MsgNmId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.1.4.3 AccountServicerReference <AcctSvcrRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.1.4.4 PaymentInformationIdentification <PmtInflId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.1.4.5 InstructionIdentification <InstrId>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.1.4.6 EndToEndIdentification <EndToEndId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.1.4.7 UETR <UETR>**

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 206

#### **2.4.2.1.4.8 TransactionIdentification <TxId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

**2.4.2.1.4.9 MandateIdentification <MndtId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.1.4.10 ChequeNumber <ChqNb>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.1.4.11 ClearingSystemReference <ClrSysRef>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

**2.4.2.1.4.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.1.4.13 AccountServicerTransactionIdentification <AcctSvcrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.1.4.14 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.1.4.15 ProcessingIdentification <PrcgId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.1.4.16 Proprietary <Prtry>**

*Presence:* [0..\*]

*Definition:* Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Type &lt;Tp&gt;</b>	[1..1]	Text		29
	<b>Reference &lt;Ref&gt;</b>	[1..1]	Text		29

#### 2.4.2.1.4.16.1 Type <Tp>

*Presence:* [1..1]

*Definition:* Identifies the type of reference reported.

*Datatype:* "Max35Text" on page 208

#### 2.4.2.1.4.16.2 Reference <Ref>

*Presence:* [1..1]

*Definition:* Proprietary reference specification related to the underlying transaction.

*Datatype:* "Max35Text" on page 208

#### 2.4.2.1.5 Amount <Amt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C16 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 2.4.2.1.6 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.

#### 2.4.2.1.7 ValueDate <ValDt>

*Presence:* [0..1]

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

**ValueDate <ValDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		172
Or}	DateTime <DtTm>	[1..1]	DateTime		172

#### 2.4.2.1.8 Debtor <Dbtr>

*Presence:* [0..1]

*Definition:* Specifies the debtor of the initial payment transaction.

**Debtor <Dbtr>** contains the following elements (see "PartyIdentification272" on page 181 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		182
	PostalAddress <PstlAdr>	[0..1]	±		183
	Identification <Id>	[0..1]			183
{Or	OrganisationIdentification <OrgId>	[1..1]			184
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	185
	LEI <LEI>	[0..1]	IdentifierSet		185
	Other <Othr>	[0..*]			185
	Identification <Id>	[1..1]	Text		186
	SchemeName <SchmeNm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	Issuer <Issr>	[0..1]	Text		186
Or}	PrivateIdentification <PrvtId>	[1..1]			186
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			187
	BirthDate <BirthDt>	[1..1]	Date		187
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		187
	CityOfBirth <CityOfBirth>	[1..1]	Text		188
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C15	188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		188
	SchemeName <SchmeNm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C15	189
	ContactDetails <CtctDtls>	[0..1]	±		189

#### 2.4.2.1.9 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

*Definition:* Specifies the account of the debtor of the initial payment transaction.

*Impacted by:* C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 2.4.2.1.10 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

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

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.2.1.11 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

*Impacted by:* C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**2.4.2.1.12 ChargesAccount <ChrgsAcct>**

*Presence:* [0..1]

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

*Impacted by:* C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

**ChargesAccount <ChrgsAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**2.4.2.1.13 ChargesAccountOwner <ChrgsAcctOwnr>**

*Presence:* [0..1]

*Definition:* Agent that owns the charges account.

**ChargesAccountOwner <ChrgsAcctOwnr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.2.1.14 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of charge.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		35
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		35

##### 2.4.2.1.14.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalChargeType1Code" on page 201

##### 2.4.2.1.14.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Type of charge in a proprietary form, as defined by the issuer.

**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification3](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		180
	Issuer <Issr>	[0..1]	Text		180

#### 2.4.2.1.15 InstructionForInstructedAgent <InstrForInstdAgt>

*Presence:* [0..1]

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

**InstructionForInstructedAgent <InstrForInstdAgt>** contains the following elements (see "[InstructionForInstructedAgent1](#)" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		190
	InstructionInformation <InstrInf>	[0..1]	Text		190

#### 2.4.2.1.16 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details on the reason for the charges.

*Datatype:* "[Max140Text](#)" on page 206

#### 2.4.2.2 PerTransaction <PerTx>

*Presence:* [1..1]

*Definition:* Charges broken down per payment transaction.

*Impacted by:* [C11 "ChargesAccountTransactionOrRecord1Rule"](#), [C12 "ChargesAccountTransactionOrRecord2Rule"](#)

**PerTransaction <PerTx>** contains the following **ChargesPerTransaction5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		39
	<b>TotalChargesPerTransaction</b> <TtlChrgsPerTx>	[0..1]			39
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		39
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		39
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	39
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		40
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	40
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		41
	<b>Record</b> <Rcrd>	[1..*]			41
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		43
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		43
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			44
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		45
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		45
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		45
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		46
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		46
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		46
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		46
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		46
	<b>MandatIdentification</b> <MndtId>	[0..1]	Text		47
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		47
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		47
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		47
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		47
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		47
	<b>ProcessingIdentification</b> <PrcgId>	[0..1]	Text		47
	<b>Proprietary</b> <Prtry>	[0..*]			47
	<b>Type</b> <Tp>	[1..1]	Text		48

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		48
	<b>TotalChargesPerRecord</b> <TtlChrgsPerRcrd>	[0..1]			48
	<b>NumberOfChargesBreakdownItems</b> <NbOfChrgsBrkdwnItms>	[1..1]	Text		48
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		48
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	48
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		49
	<b>ChargesBreakdown</b> <ChrgsBrkdwn>	[1..*]			49
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	49
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		50
	<b>Type</b> <Tp>	[0..1]			50
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		50
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		50
	<b>ValueDate</b> <ValDt>	[0..1]	±		51
	<b>Debtor</b> <Dbtr>	[0..1]	±		51
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C19, C18	52
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		53
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	54
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	55
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		55
	<b>InstructionForInstructedAgent</b> <InstrForInststdAgt>	[0..1]	±		56
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		56
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		56

### Constraints

- **ChargesAccountTransactionOrRecord1Rule**

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

On Condition

/ChargesAccount is present

Or /ChargesAccountOwner is present

Following Must be True

/Record[\*]/ChargesAccount Must be absent  
 And /Record[\*]/ChargesAccountOwner Must be absent

- **ChargesAccountTransactionOrRecord2Rule**

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

On Condition

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

#### 2.4.2.2.1 ChargesIdentification <ChrgsId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.2.2 TotalChargesPerTransaction <TtlChrgsPerTx>

*Presence:* [0..1]

*Definition:* Total charges claimed for the transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		39
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		39
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	39
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		40

##### 2.4.2.2.2.1 NumberOfChargesRecords <NbOfChrgsRcrds>

*Presence:* [1..1]

*Definition:* Number of individual charges records.

*Datatype:* "Max15NumericText" on page 207

##### 2.4.2.2.2.2 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 206

##### 2.4.2.2.2.3 TotalChargesAmount <TtlChrgsAmt>

*Presence:* [0..1]

*Definition:* Total amount of charges claimed.

*Impacted by:* C1 "ActiveCurrency", C16 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**2.4.2.2.2.4 CreditDebitIndicator <CdtDbtInd>**

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

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

**2.4.2.2.3 ChargesAccount <ChrgsAcct>**

*Presence:* [0..1]

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

*Impacted by:* C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

**ChargesAccount <ChrgsAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**2.4.2.2.4 ChargesAccountOwner <ChrgsAcctOwnr>**

*Presence:* [0..1]

*Definition:* Agent that owns the charges account.

**ChargesAccountOwner <ChrgsAcctOwnr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

**2.4.2.2.5 Record <Rcrd>**

*Presence:* [1..\*]

*Definition:* Itemised charges record per transaction.

**Record <Rcrd>** contains the following **ChargesPerTransactionRecord5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		43
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		43
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			44
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		45
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		45
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		45
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		46
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		46
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		46
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		46
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		46
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		47
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		47
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		47
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		47
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		47
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		47
	<b>ProcessingIdentification</b> <PrctlId>	[0..1]	Text		47
	<b>Proprietary</b> <Prtry>	[0..*]			47
	<b>Type</b> <Tp>	[1..1]	Text		48
	<b>Reference</b> <Ref>	[1..1]	Text		48
	<b>TotalChargesPerRecord</b> <TtlChrgsPerRcrd>	[0..1]			48
	<b>NumberOfChargesBreakdownItems</b> <NbOfChrgsBrkdwnItms>	[1..1]	Text		48
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		48
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	48
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		49
	<b>ChargesBreakdown</b> <ChrgsBrkdwn>	[1..*]			49
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	49
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		50

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Type</b> <Tp>	[0..1]			50
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		50
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		50
	<b>ValueDate</b> <ValDt>	[0..1]	±		51
	<b>Debtor</b> <Dbtr>	[0..1]	±		51
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C19, C18	52
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		53
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	54
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	55
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		55
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		56
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		56

#### 2.4.2.2.5.1 RecordIdentification <RcrdId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.2.5.2 ChargesRequestor <ChrgsRqstr>

*Presence:* [0..1]

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

**ChargesRequestor <ChrgsRqstr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.2.2.5.3 UnderlyingTransaction <UndrlygTx>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		45
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		45
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		45
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		46
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		46
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		46
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		46
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		46
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		47
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		47
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		47
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		47
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		47
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		47
	<b>ProcessingIdentification</b> <ProglId>	[0..1]	Text		47
	<b>Proprietary</b> <Prtry>	[0..*]			47
	<b>Type</b> <Tp>	[1..1]	Text		48
	<b>Reference</b> <Ref>	[1..1]	Text		48

#### 2.4.2.2.5.3.1 MessageIdentification <MsgId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.2.5.3.2 MessageNameIdentification <MsgNmId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.2.5.3.3 AccountServicerReference <AcctSvcrRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.2.5.3.4 PaymentInformationIdentification <PmtInflId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.2.5.3.5 InstructionIdentification <InstrId>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.2.5.3.6 EndToEndIdentification <EndToEndId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.2.5.3.7 UETR <UETR>**

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 206

#### **2.4.2.2.5.3.8 TransactionIdentification <TxId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

**2.4.2.2.5.3.9 MandateIdentification <MndtId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.2.5.3.10 ChequeNumber <ChqNb>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.2.5.3.11 ClearingSystemReference <ClrSysRef>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

**2.4.2.2.5.3.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.2.5.3.13 AccountServicerTransactionIdentification <AcctSvcrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.2.5.3.14 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.2.5.3.15 ProcessingIdentification <PrcgId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.2.5.3.16 Proprietary <Prtry>**

*Presence:* [0..\*]

*Definition:* Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Type &lt;Tp&gt;</b>	[1..1]	Text		48
	<b>Reference &lt;Ref&gt;</b>	[1..1]	Text		48

#### 2.4.2.2.5.3.16.1 Type <Tp>

*Presence:* [1..1]

*Definition:* Identifies the type of reference reported.

*Datatype:* "Max35Text" on page 208

#### 2.4.2.2.5.3.16.2 Reference <Ref>

*Presence:* [1..1]

*Definition:* Proprietary reference specification related to the underlying transaction.

*Datatype:* "Max35Text" on page 208

#### 2.4.2.2.5.4 TotalChargesPerRecord <TtlChrgsPerRcrd>

*Presence:* [0..1]

*Definition:* Total charges claimed for the transaction record.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>NumberOfChargesBreakdownItems</b> <NbOfChrgsBrkdwnltms>	[1..1]	Text		48
	<b>ControlSum &lt;CtrlSum&gt;</b>	[0..1]	Quantity		48
	<b>TotalChargesAmount &lt;TtlChrgsAmt&gt;</b>	[0..1]	Amount	C1, C16	48
	<b>CreditDebitIndicator &lt;CdtDbtInd&gt;</b>	[0..1]	CodeSet		49

##### 2.4.2.2.5.4.1 NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnltms>

*Presence:* [1..1]

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

*Datatype:* "Max15NumericText" on page 207

##### 2.4.2.2.5.4.2 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 206

##### 2.4.2.2.5.4.3 TotalChargesAmount <TtlChrgsAmt>

*Presence:* [0..1]

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

*Impacted by:* C1 "ActiveCurrency", C16 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 2.4.2.2.5.4.4 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

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

#### 2.4.2.2.5.5 ChargesBreakdown <ChrgsBrkdwn>

*Presence:* [1..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	49
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		50
	<b>Type</b> <Tp>	[0..1]			50
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		50
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		50

#### 2.4.2.2.5.5.1 Amount <Amt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C16 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 2.4.2.2.5.5.2 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

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

#### 2.4.2.2.5.5.3 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of charge.

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

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

##### 2.4.2.2.5.5.3.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalChargeType1Code" on page 201

##### 2.4.2.2.5.5.3.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Type of charge in a proprietary form, as defined by the issuer.

**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification3](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		180
	Issuer <Issr>	[0..1]	Text		180

#### 2.4.2.2.5.6 ValueDate <ValDt>

*Presence:* [0..1]

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

**ValueDate <ValDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		172
Or}	DateTime <DtTm>	[1..1]	DateTime		172

#### 2.4.2.2.5.7 Debtor <Dbtr>

*Presence:* [0..1]

*Definition:* Specifies the debtor of the initial payment transaction.

**Debtor <Dbtr>** contains the following elements (see "PartyIdentification272" on page 181 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		182
	PostalAddress <PstlAdr>	[0..1]	±		183
	Identification <Id>	[0..1]			183
{Or	OrganisationIdentification <OrgId>	[1..1]			184
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	185
	LEI <LEI>	[0..1]	IdentifierSet		185
	Other <Othr>	[0..*]			185
	Identification <Id>	[1..1]	Text		186
	SchemeName <SchmeNm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	Issuer <Issr>	[0..1]	Text		186
Or}	PrivateIdentification <PrvtId>	[1..1]			186
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			187
	BirthDate <BirthDt>	[1..1]	Date		187
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		187
	CityOfBirth <CityOfBirth>	[1..1]	Text		188
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C15	188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		188
	SchemeName <SchmeNm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C15	189
	ContactDetails <CtctDtls>	[0..1]	±		189

#### 2.4.2.2.5.8 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

*Definition:* Specifies the account of the debtor of the initial payment transaction.

*Impacted by:* C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 2.4.2.2.5.9 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

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

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.2.2.5.10 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

*Impacted by:* C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**2.4.2.2.5.11 ChargesAccount <ChrgsAcct>**

*Presence:* [0..1]

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

*Impacted by:* [C19 "IdentificationOrProxyPresenceRule"](#), [C18 "IdentificationAndProxyGuideline"](#)

**ChargesAccount <ChrgsAcct>** contains the following elements (see "[CashAccount40](#)" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**2.4.2.2.5.12 ChargesAccountOwner <ChrgsAcctOwnr>**

*Presence:* [0..1]

*Definition:* Agent that owns the charges account.

**ChargesAccountOwner <ChrgsAcctOwnr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.2.2.5.13 InstructionForInstructedAgent <InstrForInstdAgt>

*Presence:* [0..1]

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

**InstructionForInstructedAgent <InstrForInstdAgt>** contains the following elements (see "InstructionForInstructedAgent1" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		190
	InstructionInformation <InstrInf>	[0..1]	Text		190

#### 2.4.2.2.5.14 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details on the reason for the charges.

*Datatype:* "Max140Text" on page 206

#### 2.4.2.2.6 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details on the reason for the charges.

*Datatype:* "Max140Text" on page 206

### 2.4.2.3 PerType <PerTp>

*Presence:* [1..\*]

*Definition:* Charges broken down per type of charges.

*Impacted by:* C13 "ChargesAccountTypeOrRecord1Rule", C14 "ChargesAccountTypeOrRecord2Rule"

**PerType <PerTp>** contains the following **ChargesPerType5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		60
	<b>TotalChargesPerChargeType</b> <TtlChrgsPerChrgTp>	[0..1]			60
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		60
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		60
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	60
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		61
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	61
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		61
	<b>Type</b> <Tp>	[1..1]			62
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		62
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		62
	<b>Record</b> <Rcrd>	[1..*]			63
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		65
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		65
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			65
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		66
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		66
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		66
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		67
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		67
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		67
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		67
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		67
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		68
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		68
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		68
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		68
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		68
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		68

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ProcessingIdentification</b> <PrcgId>	[0..1]	Text		68
	<b>Proprietary</b> <Prtry>	[0..*]			68
	<b>Type</b> <Tp>	[1..1]	Text		69
	<b>Reference</b> <Ref>	[1..1]	Text		69
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	69
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		69
	<b>ValueDate</b> <ValDt>	[0..1]	±		70
	<b>Debtor</b> <Dbtr>	[0..1]	±		70
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C19, C18	71
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		72
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	73
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	74
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		74
	<b>InstructionForInstructedAgent</b> <InstrForInstAgt>	[0..1]	±		75
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		75
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		75

### Constraints

- **ChargesAccountTypeOrRecord1Rule**

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

On Condition

    /ChargesAccount is present

Or     /ChargesAccountOwner is present

Following Must be True

    /Record[\*]/ChargesAccount Must be absent

And     /Record[\*]/ChargesAccountOwner Must be absent

- **ChargesAccountTypeOrRecord2Rule**

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

On Condition

    /Record[\*]/ChargesAccount is present

Or     /Record[\*]/ChargesAccountOwner is present

Following Must be True

    /ChargesAccount Must be absent

And     /ChargesAccountOwner Must be absent

**2.4.2.3.1 ChargesIdentification <ChrgsId>***Presence:* [0..1]*Definition:* Unique and unambiguous identification of the charges information for reconciliation purpose.*Datatype:* "Max35Text" on page 208**2.4.2.3.2 TotalChargesPerChargeType <TtlChrgsPerChrgTp>***Presence:* [0..1]*Definition:* Total charges claimed through for the specified charge type.**TotalChargesPerChargeType <TtlChrgsPerChrgTp>** contains the following **TotalCharges7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		60
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		60
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C16	60
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		61

**2.4.2.3.2.1 NumberOfChargesRecords <NbOfChrgsRcrds>***Presence:* [1..1]*Definition:* Number of individual charges records.*Datatype:* "Max15NumericText" on page 207**2.4.2.3.2.2 ControlSum <CtrlSum>***Presence:* [0..1]*Definition:* Total of all individual amounts included, irrespective of currencies.*Datatype:* "DecimalNumber" on page 206**2.4.2.3.2.3 TotalChargesAmount <TtlChrgsAmt>***Presence:* [0..1]*Definition:* Total amount of charges claimed.*Impacted by:* C1 "ActiveCurrency", C16 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 198**Constraints**

- ActiveCurrency**

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

- CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 2.4.2.3.2.4 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

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

#### 2.4.2.3.3 ChargesAccount <ChrgsAcct>

*Presence:* [0..1]

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

*Impacted by:* [C19 "IdentificationOrProxyPresenceRule"](#), [C18 "IdentificationAndProxyGuideline"](#)

**ChargesAccount <ChrgsAcct>** contains the following elements (see ["CashAccount40"](#) on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

#### 2.4.2.3.4 ChargesAccountOwner <ChrgsAcctOwnr>

*Presence:* [0..1]

*Definition:* Agent that owns the charges account.

**ChargesAccountOwner <ChrgsAcctOwnr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.2.3.5 Type <Tp>

*Presence:* [1..1]

*Definition:* Specifies the type of charge.

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

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

##### 2.4.2.3.5.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalChargeType1Code" on page 201

##### 2.4.2.3.5.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Type of charge in a proprietary form, as defined by the issuer.

**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification3](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		180
	Issuer <Issr>	[0..1]	Text		180

#### 2.4.2.3.6 Record <Rcrd>

*Presence:* [1..\*]

*Definition:* Itemised charges record per charges type.

**Record <Rcrd>** contains the following **ChargesPerTypeRecord5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		65
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		65
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			65
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		66
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		66
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		66
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		67
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		67
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		67
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		67
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		67
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		68
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		68
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		68
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		68
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		68
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		68
	<b>ProcessingIdentification</b> <PrctlId>	[0..1]	Text		68
	<b>Proprietary</b> <Prtry>	[0..*]			68
	<b>Type</b> <Tp>	[1..1]	Text		69
	<b>Reference</b> <Ref>	[1..1]	Text		69
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C16	69
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		69
	<b>ValueDate</b> <ValDt>	[0..1]	±		70
	<b>Debtor</b> <Dbtr>	[0..1]	±		70
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C19, C18	71
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		72
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C19, C18	73

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesAccount</b> <ChrgsAcct>	[0..1]	±	C19, C18	74
	<b>ChargesAccountOwner</b> <ChrgsAcctOwnr>	[0..1]	±		74
	<b>InstructionForInstructedAgent</b> <InstrForInststdAgt>	[0..1]	±		75
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		75

#### 2.4.2.3.6.1 RecordIdentification <RcrdId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.3.6.2 ChargesRequestor <ChrgsRqstr>

*Presence:* [0..1]

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

**ChargesRequestor <ChrgsRqstr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.2.3.6.3 UnderlyingTransaction <UndrlygTx>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		66
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		66
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		66
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		67
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		67
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		67
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		67
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		67
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		68
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		68
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		68
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		68
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		68
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		68
	<b>ProcessingIdentification</b> <ProglId>	[0..1]	Text		68
	<b>Proprietary</b> <Prtry>	[0..*]			68
	<b>Type</b> <Tp>	[1..1]	Text		69
	<b>Reference</b> <Ref>	[1..1]	Text		69

#### 2.4.2.3.6.3.1 MessageIdentification <MsgId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.3.6.3.2 MessageNameIdentification <MsgNmId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 2.4.2.3.6.3.3 AccountServicerReference <AcctSvcrRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.3.6.3.4 PaymentInformationIdentification <PmtInflId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.3.6.3.5 InstructionIdentification <InstrId>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.3.6.3.6 EndToEndIdentification <EndToEndId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

#### **2.4.2.3.6.3.7 UETR <UETR>**

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 206

#### **2.4.2.3.6.3.8 TransactionIdentification <TxId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

**2.4.2.3.6.3.9 MandateIdentification <MndtId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.3.6.3.10 ChequeNumber <ChqNb>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.3.6.3.11 ClearingSystemReference <ClrSysRef>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

**2.4.2.3.6.3.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.3.6.3.13 AccountServicerTransactionIdentification <AcctSvcrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.3.6.3.14 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.3.6.3.15 ProcessingIdentification <PrcgId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**2.4.2.3.6.3.16 Proprietary <Prtry>**

*Presence:* [0..\*]

*Definition:* Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Type &lt;Tp&gt;</b>	[1..1]	Text		69
	<b>Reference &lt;Ref&gt;</b>	[1..1]	Text		69

#### 2.4.2.3.6.3.16.1 Type <Tp>

*Presence:* [1..1]

*Definition:* Identifies the type of reference reported.

*Datatype:* "Max35Text" on page 208

#### 2.4.2.3.6.3.16.2 Reference <Ref>

*Presence:* [1..1]

*Definition:* Proprietary reference specification related to the underlying transaction.

*Datatype:* "Max35Text" on page 208

#### 2.4.2.3.6.4 Amount <Amt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C16 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 2.4.2.3.6.5 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.

#### 2.4.2.3.6.6 ValueDate <ValDt>

*Presence:* [0..1]

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

**ValueDate <ValDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on [page 172](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		172
Or}	DateTime <DtTm>	[1..1]	DateTime		172

#### 2.4.2.3.6.7 Debtor <Dbtr>

*Presence:* [0..1]

*Definition:* Specifies the debtor of the initial payment transaction.

**Debtor <Dbtr>** contains the following elements (see "PartyIdentification272" on page 181 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		182
	PostalAddress <PstlAdr>	[0..1]	±		183
	Identification <Id>	[0..1]			183
{Or	OrganisationIdentification <OrgId>	[1..1]			184
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	185
	LEI <LEI>	[0..1]	IdentifierSet		185
	Other <Othr>	[0..*]			185
	Identification <Id>	[1..1]	Text		186
	SchemeName <SchmeNm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	Issuer <Issr>	[0..1]	Text		186
Or}	PrivateIdentification <PrvtId>	[1..1]			186
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			187
	BirthDate <BirthDt>	[1..1]	Date		187
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		187
	CityOfBirth <CityOfBirth>	[1..1]	Text		188
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C15	188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		188
	SchemeName <SchmeNm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C15	189
	ContactDetails <CtctDtls>	[0..1]	±		189

#### 2.4.2.3.6.8 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

*Definition:* Specifies the account of the debtor of the initial payment transaction.

*Impacted by:* C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 2.4.2.3.6.9 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

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

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.2.3.6.10 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

*Impacted by:* C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**2.4.2.3.6.11 ChargesAccount <ChrgsAcct>**

*Presence:* [0..1]

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

*Impacted by:* [C19 "IdentificationOrProxyPresenceRule"](#), [C18 "IdentificationAndProxyGuideline"](#)

**ChargesAccount <ChrgsAcct>** contains the following elements (see ["CashAccount40"](#) on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**2.4.2.3.6.12 ChargesAccountOwner <ChrgsAcctOwnr>**

*Presence:* [0..1]

*Definition:* Agent that owns the charges account.

**ChargesAccountOwner <ChrgsAcctOwnr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 2.4.2.3.6.13 InstructionForInstructedAgent <InstrForInstdAgt>

*Presence:* [0..1]

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

**InstructionForInstructedAgent <InstrForInstdAgt>** contains the following elements (see "InstructionForInstructedAgent1" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		190
	InstructionInformation <InstrInf>	[0..1]	Text		190

#### 2.4.2.3.6.14 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details on the reason for the charges.

*Datatype:* "Max140Text" on page 206

#### 2.4.2.3.7 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details on the reason for the charges.

*Datatype:* "Max140Text" on page 206

## 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:* C20 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		181
	Envelope <Envlp>	[1..1]	(External Schema)		181

### Constraints

- **SupplementaryDataRule**

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

## **3        camt.106.001.03 ChargesPaymentRequestV03**

### **3.1      MessageDefinition Functionality**

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

#### Outline

The ChargesPaymentRequestV03 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Unique identification of the charges message.

B. Charges

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

C. SupplementaryData

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

## 3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <ChrgsPmtReq>	[1..1]		C7, C8, C9, C10, C11, C12, C15	
	<b>GroupHeader</b> <GrpHdr>	[1..1]			87
	<b>MessageIdentification</b> <MsgId>	[1..1]	Text		88
	<b>CreationDateTime</b> <CreDtTm>	[1..1]	DateTime		88
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		88
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			89
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		89
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		90
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	90
	<b>Creditor</b> <Cdtr>	[0..1]	±		91
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	91
	<b>TotalCharges</b> <TtlChrgs>	[0..1]			92
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		92
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		93
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	93
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		93
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		93
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	94
	<b>Charges</b> <Chrgs>	[1..1]			95
{Or	<b>Single</b> <Sngl>	[1..1]			101
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		103
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		103
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		103
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			104
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		104
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		105

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	105
	<b>Creditor</b> <Cdtr>	[0..1]	±		106
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	106
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			107
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		108
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		108
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		108
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		109
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		109
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		109
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		109
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		109
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		110
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		110
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		110
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		110
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		110
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		110
	<b>ProcessingIdentification</b> <PrcgId>	[0..1]	Text		110
	<b>Proprietary</b> <Prtry>	[0..*]			110
	<b>Type</b> <Tp>	[1..1]	Text		111
	<b>Reference</b> <Ref>	[1..1]	Text		111
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	111
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		111
	<b>ValueDate</b> <ValDt>	[0..1]	±		112
	<b>Debtor</b> <Dbtr>	[0..1]	±		112
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	113
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		114
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	115

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		116
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	116
	<b>Type</b> <Tp>	[0..1]			117
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		117
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		117
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		118
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		118
Or	<b>PerTransaction</b> <PerTx>	[1..1]		C5, C13	118
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		121
	<b>TotalChargesPerTransaction</b> <TtlChrgsPerTx>	[0..1]			121
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		121
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		122
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	122
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		122
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		122
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	123
	<b>Record</b> <Rcrd>	[1..*]			124
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		126
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		126
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			127
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		127
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		128
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	128
	<b>Creditor</b> <Cdtr>	[0..1]	±		129
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	129
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			130
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		131
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		131
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		131
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		132

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		132
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		132
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		132
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		132
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		133
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		133
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		133
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		133
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		133
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfrstrctrTxId>	[0..1]	Text		133
	<b>ProcessingIdentification</b> <PrctlId>	[0..1]	Text		133
	<b>Proprietary</b> <Prtry>	[0..*]			133
	<b>Type</b> <Tp>	[1..1]	Text		134
	<b>Reference</b> <Ref>	[1..1]	Text		134
	<b>TotalChargesPerRecord</b> <TtlChrgsPerRcrd>	[0..1]			134
	<b>NumberOfChargesBreakdownItems</b> <NbOfChrgsBrkdwnItms>	[1..1]	Text		134
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		134
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	134
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		135
	<b>ChargesBreakdown</b> <ChrgsBrkdwn>	[1..*]			135
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	135
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		136
	<b>Type</b> <Tp>	[0..1]			136
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		136
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		136
	<b>ValueDate</b> <ValDt>	[0..1]	±		137
	<b>Debtor</b> <Dbtr>	[0..1]	±		137
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	138
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		139

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	140
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		141
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	141
	<b>InstructionForInstructedAgent</b> <InstrForInstAgt>	[0..1]	±		142
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		142
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		143
Or}	<b>PerType</b> <PerTp>	[1..*]		C6, C14	143
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		146
	<b>TotalChargesPerChargeType</b> <TtlChrgsPerChrgTp>	[0..1]			146
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		146
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		146
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	146
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		147
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		147
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	148
	<b>Type</b> <Tp>	[1..1]			149
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		149
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		149
	<b>Record</b> <Rcrd>	[1..*]			149
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		151
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		151
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			152
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		152
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		153
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	153
	<b>Creditor</b> <Cdtr>	[0..1]	±		154
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	154
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			155
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		156

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		156
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		156
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		157
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		157
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		157
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		157
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		157
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		158
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		158
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		158
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		158
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		158
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfrstrctrTxId>	[0..1]	Text		158
	<b>ProcessingIdentification</b> <PrcgId>	[0..1]	Text		158
	<b>Proprietary</b> <Prtry>	[0..*]			158
	<b>Type</b> <Tp>	[1..1]	Text		159
	<b>Reference</b> <Ref>	[1..1]	Text		159
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	159
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		159
	<b>ValueDate</b> <ValDt>	[0..1]	±		160
	<b>Debtor</b> <Dbtr>	[0..1]	±		160
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	161
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		162
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	163
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		164
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	164
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		165
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		165
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		166

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C21	166

### 3.3 Constraints

#### C1 **ActiveCurrency**

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

#### C2 **ActiveOrHistoricCurrency**

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

#### C3 **AnyBIC**

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

#### C4 **BICFI**

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

#### C5 **ChargesAccountAgent2Rule**

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

#### C6 **ChargesAccountAgent2Rule**

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

#### C7 **ChargesAccountAgentHeaderOrSingle1Rule**

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

On Condition

/GroupHeader/ChargesAccountAgent is present

Or /GroupHeader/ChargesAccountAgentAccount is present

Following Must be True

/Charges/Single/ChargesAccountAgent Must be absent

And /Charges/Single/ChargesAccountAgentAccount Must be absent

*This constraint is defined at the MessageDefinition level.*

**C8 ChargesAccountAgentHeaderOrSingle2Rule**

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

On Condition

/Charges/Single/ChargesAccountAgent is present

Or /Charges/Single/ChargesAccountAgentAccount is present

Following Must be True

/GroupHeader/ChargesAccountAgent Must be absent

And /GroupHeader/ChargesAccountAgentAccount Must be absent

*This constraint is defined at the MessageDefinition level.*

**C9 ChargesAccountAgentHeaderOrTransaction1Rule**

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

On Condition

/GroupHeader/ChargesAccountAgent is present

Or /GroupHeader/ChargesAccountAgentAccount is present

Following Must be True

/Charges/PerTransaction/ChargesAccountAgent Must be absent

And /Charges/PerTransaction/ChargesAccountAgentAccount Must be absent

And /Charges/PerTransaction/Record[\*]/ChargesAccountAgent Must be absent

And /Charges/PerTransaction/Record[\*]/ChargesAccountAgentAccount Must be absent

*This constraint is defined at the MessageDefinition level.*

**C10 ChargesAccountAgentHeaderOrTransaction2Rule**

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

On Condition

/Charges/PerTransaction/ChargesAccountAgent is present

Or /Charges/PerTransaction/ChargesAccountAgentAccount is present

Or /Charges/PerTransaction/Record[\*]/ChargesAccountAgent is present

Or /Charges/PerTransaction/Record[\*]/ChargesAccountAgentAccount is present

Following Must be True

/GroupHeader/ChargesAccountAgent Must be absent

And /GroupHeader/ChargesAccountAgentAccount Must be absent

*This constraint is defined at the MessageDefinition level.*

**C11 ChargesAccountAgentHeaderOrType1Rule**

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

On Condition

/GroupHeader/ChargesAccountAgent is present

Or /GroupHeader/ChargesAccountAgentAccount is present

Following Must be True

/Charges/PerType[\*]/ChargesAccountAgent Must be absent

And /Charges/PerType[\*]/ChargesAccountAgentAccount Must be absent  
 And /Charges/PerType[\*]/Record[\*]/ChargesAccountAgent Must be absent  
 And /Charges/PerType[\*]/Record[\*]/ChargesAccountAgentAccount Must be absent

*This constraint is defined at the MessageDefinition level.*

#### **C12 ChargesAccountAgentHeaderOrType2Rule**

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

On Condition

/Charges/PerType[\*]/ChargesAccountAgent is present  
 Or /Charges/PerType[\*]/ChargesAccountAgentAccount is present  
 Or /Charges/PerType[\*]/Record[\*]/ChargesAccountAgent is present  
 Or /Charges/PerType[\*]/Record[\*]/ChargesAccountAgentAccount is present  
 Following Must be True

/GroupHeader/ChargesAccountAgent Must be absent  
 And /GroupHeader/ChargesAccountAgentAccount Must be absent

*This constraint is defined at the MessageDefinition level.*

#### **C13 ChargesAccountAgentRule**

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

#### **C14 ChargesAccountAgentRule**

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

#### **C15 ChargesRequestorGroupHeaderRule**

When GroupHeader/ChargesRequestor is present then Charges/Single/ChargesRequestor must be absent and Charges/PerTransaction/Record[\*]/ChargesRequestor must be absent and Charges/PerType[\*]/Record[\*]/ChargesRequestor must be absent.

All may be absent.

On Condition

/GroupHeader/ChargesRequestor is present  
 Following Must be True  
 /Charges/Single/ChargesRequestor Must be absent  
 And /Charges/PerTransaction/Record[\*]/ChargesRequestor Must be absent  
 And /Charges/PerType[\*]/Record[\*]/ChargesRequestor Must be absent

*This constraint is defined at the MessageDefinition level.*

#### **C16 Country**

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

#### **C17 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C18 IBAN**

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

**C19 IdentificationAndProxyGuideline**

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

**C20 IdentificationOrProxyPresenceRule**

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

**C21 SupplementaryDataRule**

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

## 3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 3.4.1 GroupHeader <GrpHdr>

*Presence:* [1..1]

*Definition:* Unique identification of the charges message.

**GroupHeader <GrpHdr>** contains the following **GroupHeader130** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	Text		88
	<b>CreationDateTime</b> <CreDtTm>	[1..1]	DateTime		88
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		88
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			89
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		89
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		90
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	90
	<b>Creditor</b> <Cdtr>	[0..1]	±		91
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	91
	<b>TotalCharges</b> <TtlChrgs>	[0..1]			92
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		92
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		93
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	93
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		93
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		93
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	94

#### 3.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 208

#### 3.4.1.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 204

#### 3.4.1.3 ChargesRequestor <ChrgsRqstr>

*Presence:* [0..1]

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

**ChargesRequestor <ChrgsRqstr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 3.4.1.4 SettlementInstruction <SttlmInstr>

*Presence:* [0..1]

*Definition:* Specifies the details on how the settlement of the subsequent transaction(s) is completed.

Usage: this agent and party data should be mapped as-is onto the resulting message for the payment of the charges.

**SettlementInstruction <SttlmInstr>** contains the following **SettlementInstruction19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RequestedSettlementDate <ReqdSttlmDt>	[0..1]	Date		89
	CreditorAgent <CdtrAgt>	[1..1]	±		90
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	90
	Creditor <Cdtr>	[0..1]	±		91
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	91

##### 3.4.1.4.1 RequestedSettlementDate <ReqdSttlmDt>

*Presence:* [0..1]

*Definition:* Date at which the message sender or ChargesRequestor where this element is present expects to be credited for the payment of the charges.

*Datatype:* "ISODate" on page 204

#### 3.4.1.4.2 CreditorAgent <CdtrAgt>

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 3.4.1.4.3 CreditorAgentAccount <CdtrAgtAcct>

*Presence:* [0..1]

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

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

**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**3.4.1.4.4 Creditor <Cdtr>**

*Presence:* [0..1]

*Definition:* Financial institution that receives an amount of money from the financial institutional debtor.

Usage: where used this party must be the same as the message sender or ChargesRequestor where this element is present.

**Creditor <Cdtr>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

**3.4.1.4.5 CreditorAccount <CdtrAcct>**

*Presence:* [0..1]

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

Usage: where used this account should be owned by the message sender or ChargesRequestor where this element is present.

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

### 3.4.1.5 TotalCharges <TtlChrgs>

Presence: [0..1]

Definition: Total charges claimed through this message.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		92
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		93
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	93
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		93

#### 3.4.1.5.1 NumberOfChargesRecords <NbOfChrgsRcrds>

Presence: [1..1]

Definition: Number of individual charges records.

Datatype: "Max15NumericText" on page 207

**3.4.1.5.2 ControlSum <CtrlSum>***Presence:* [0..1]*Definition:* Total of all individual amounts included, irrespective of currencies.*Datatype:* "DecimalNumber" on page 206**3.4.1.5.3 TotalChargesAmount <TtlChrgsAmt>***Presence:* [0..1]*Definition:* Total amount of charges claimed.*Impacted by:* C1 "ActiveCurrency", C17 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 198**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**3.4.1.5.4 CreditDebitIndicator <CdtDbtInd>***Presence:* [0..1]*Definition:* Indicates whether the total charges amount is a credit or a debit amount.*Usage:* A zero amount is considered to be a credit.*Datatype:* "CreditDebitCode" on page 200

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

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

*Usage:* this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the agent that services the account from which charges are to be settled from.

**ChargesAccountAgent <ChrgsAcctAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

### 3.4.1.7 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>

*Presence:* [0..1]

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

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the account from which charges are to be settled from.

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

**ChargesAccountAgentAccount <ChrgsAcctAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Following Must be True

    /Identification Must be present

Or      /Proxy Must be present

## 3.4.2      **Charges <Chrgs>**

*Presence:* [1..1]

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

**Charges <Chrgs>** contains one of the following **Charges6Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Single &lt;Sngl&gt;</b>	[1..1]			101
	<b>ChargesIdentification &lt;ChrgsId&gt;</b>	[0..1]	Text		103
	<b>RecordIdentification &lt;RcrdId&gt;</b>	[0..1]	Text		103
	<b>ChargesRequestor &lt;ChrgsRqstr&gt;</b>	[0..1]	±		103
	<b>SettlementInstruction &lt;SttlmInstr&gt;</b>	[0..1]			104
	<b>RequestedSettlementDate &lt;ReqdSttlmDt&gt;</b>	[0..1]	Date		104
	<b>CreditorAgent &lt;CdtrAgt&gt;</b>	[1..1]	±		105
	<b>CreditorAgentAccount &lt;CdtrAgtAcct&gt;</b>	[0..1]	±	C20, C19	105
	<b>Creditor &lt;Cdtr&gt;</b>	[0..1]	±		106
	<b>CreditorAccount &lt;CdtrAcct&gt;</b>	[0..1]	±	C20, C19	106
	<b>UnderlyingTransaction &lt;UndrlygTx&gt;</b>	[1..1]			107
	<b>MessageIdentification &lt;MsgId&gt;</b>	[0..1]	Text		108
	<b>MessageNameIdentification &lt;MsgNmId&gt;</b>	[0..1]	Text		108
	<b>AccountServicerReference &lt;AcctSvcrRef&gt;</b>	[0..1]	Text		108
	<b>PaymentInformationIdentification &lt;PmtInfId&gt;</b>	[0..1]	Text		109
	<b>InstructionIdentification &lt;InstrId&gt;</b>	[0..1]	Text		109
	<b>EndToEndIdentification &lt;EndToEndId&gt;</b>	[0..1]	Text		109
	<b>UETR &lt;UETR&gt;</b>	[0..1]	IdentifierSet		109
	<b>TransactionIdentification &lt;TxId&gt;</b>	[0..1]	Text		109
	<b>MandateIdentification &lt;MndtId&gt;</b>	[0..1]	Text		110
	<b>ChequeNumber &lt;ChqNb&gt;</b>	[0..1]	Text		110
	<b>ClearingSystemReference &lt;ClrSysRef&gt;</b>	[0..1]	Text		110
	<b>AccountOwnerTransactionIdentification &lt;AcctOwnrTxId&gt;</b>	[0..1]	Text		110
	<b>AccountServicerTransactionIdentification &lt;AcctSvcrTxId&gt;</b>	[0..1]	Text		110
	<b>MarketInfrastructureTransactionIdentification &lt;MktInfstrctrTxId&gt;</b>	[0..1]	Text		110
	<b>ProcessingIdentification &lt;PrctlId&gt;</b>	[0..1]	Text		110
	<b>Proprietary &lt;Prtry&gt;</b>	[0..*]			110
	<b>Type &lt;Tp&gt;</b>	[1..1]	Text		111
	<b>Reference &lt;Ref&gt;</b>	[1..1]	Text		111

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	111
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		111
	<b>ValueDate</b> <ValDt>	[0..1]	±		112
	<b>Debtor</b> <Dbtr>	[0..1]	±		112
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	113
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		114
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	115
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		116
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	116
	<b>Type</b> <Tp>	[0..1]			117
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		117
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		117
	<b>InstructionForInstructedAgent</b> <InstrForInstAgt>	[0..1]	±		118
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		118
Or	<b>PerTransaction</b> <PerTx>	[1..1]		C5, C13	118
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		121
	<b>TotalChargesPerTransaction</b> <TtlChrgsPerTx>	[0..1]			121
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		121
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		122
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	122
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		122
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		122
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	123
	<b>Record</b> <Rcrd>	[1..*]			124
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		126
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		126
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			127
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		127
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		128

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	128
	<b>Creditor</b> <Cdtr>	[0..1]	±		129
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	129
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			130
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		131
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		131
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		131
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		132
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		132
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		132
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		132
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		132
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		133
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		133
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		133
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		133
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		133
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		133
	<b>ProcessingIdentification</b> <PrctlId>	[0..1]	Text		133
	<b>Proprietary</b> <Prtry>	[0..*]			133
	<b>Type</b> <Tp>	[1..1]	Text		134
	<b>Reference</b> <Ref>	[1..1]	Text		134
	<b>TotalChargesPerRecord</b> <TtlChrgsPerRcrd>	[0..1]			134
	<b>NumberOfChargesBreakdownItems</b> <NbOfChrgsBrkdwnItms>	[1..1]	Text		134
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		134
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	134
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		135
	<b>ChargesBreakdown</b> <ChrgsBrkdwn>	[1..*]			135
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	135

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		136
	<b>Type</b> <Tp>	[0..1]			136
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		136
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		136
	<b>ValueDate</b> <ValDt>	[0..1]	±		137
	<b>Debtor</b> <Dbtr>	[0..1]	±		137
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	138
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		139
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	140
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		141
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	141
	<b>InstructionForInstructedAgent</b> <InstrForInstAgt>	[0..1]	±		142
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		142
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		143
Or}	<b>PerType</b> <PerTp>	[1..*]		C6, C14	143
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		146
	<b>TotalChargesPerChargeType</b> <TtlChrgsPerChrgTp>	[0..1]			146
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		146
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		146
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	146
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		147
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		147
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	148
	<b>Type</b> <Tp>	[1..1]			149
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		149
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		149
	<b>Record</b> <Rcrd>	[1..*]			149
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		151
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		151
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			152

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		152
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		153
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	153
	<b>Creditor</b> <Cdtr>	[0..1]	±		154
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	154
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			155
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		156
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		156
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		156
	<b>PaymentInformationIdentification</b> <PmtInflId>	[0..1]	Text		157
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		157
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		157
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		157
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		157
	<b>MandatIdentification</b> <MndtId>	[0..1]	Text		158
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		158
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		158
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		158
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		158
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		158
	<b>ProcessingIdentification</b> <PrcgId>	[0..1]	Text		158
	<b>Proprietary</b> <Prtry>	[0..*]			158
	<b>Type</b> <Tp>	[1..1]	Text		159
	<b>Reference</b> <Ref>	[1..1]	Text		159
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	159
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		159
	<b>ValueDate</b> <ValDt>	[0..1]	±		160
	<b>Debtor</b> <Dbtr>	[0..1]	±		160
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	161

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		162
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	163
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		164
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	164
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		165
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		165
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		166

### 3.4.2.1 Single <Sngl>

*Presence:* [1..1]

*Definition:* Charges related to a single payment transaction.

Single <Sngl> contains the following **ChargesRecord12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		103
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		103
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		103
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			104
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		104
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		105
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	105
	<b>Creditor</b> <Cdtr>	[0..1]	±		106
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	106
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			107
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		108
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		108
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		108
	<b>PaymentInformationIdentification</b> <PmtInflId>	[0..1]	Text		109
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		109
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		109
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		109
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		109
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		110
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		110
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		110
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		110
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		110
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfrstrctrTxId>	[0..1]	Text		110
	<b>ProcessingIdentification</b> <PrctlId>	[0..1]	Text		110
	<b>Proprietary</b> <Prtry>	[0..*]			110
	<b>Type</b> <Tp>	[1..1]	Text		111
	<b>Reference</b> <Ref>	[1..1]	Text		111
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	111

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		111
	<b>ValueDate</b> <ValDt>	[0..1]	±		112
	<b>Debtor</b> <Dbtr>	[0..1]	±		112
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	113
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		114
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	115
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		116
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	116
	<b>Type</b> <Tp>	[0..1]			117
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		117
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		117
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		118
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		118

#### 3.4.2.1.1 ChargesIdentification <ChrgsId>

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

#### 3.4.2.1.2 RecordIdentification <RcrdId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 3.4.2.1.3 ChargesRequestor <ChrgsRqstr>

*Presence:* [0..1]

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

**ChargesRequestor <ChrgsRqstr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 3.4.2.1.4 SettlementInstruction <SttlmInstr>

*Presence:* [0..1]

*Definition:* Specifies the details on how the settlement of the subsequent transaction(s) is completed.

Usage: this agent and party data should be mapped as-is onto the resulting message for the payment of the charges.

**SettlementInstruction <SttlmInstr>** contains the following **SettlementInstruction19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		104
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		105
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	105
	<b>Creditor</b> <Cdtr>	[0..1]	±		106
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	106

##### 3.4.2.1.4.1 RequestedSettlementDate <ReqdSttlmDt>

*Presence:* [0..1]

*Definition:* Date at which the message sender or ChargesRequestor where this element is present expects to be credited for the payment of the charges.

*Datatype:* "ISODate" on page 204

**3.4.2.1.4.2 CreditorAgent <CdtrAgt>***Presence:* [1..1]*Definition:* Financial institution servicing an account for the creditor.**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstAdr>	[0..1]	±		178

**3.4.2.1.4.3 CreditorAgentAccount <CdtrAgtAcct>***Presence:* [0..1]*Definition:* Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.*Impacted by:* C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**3.4.2.1.4.4 Creditor <Cdtr>**

*Presence:* [0..1]

*Definition:* Financial institution that receives an amount of money from the financial institutional debtor.

Usage: where used this party must be the same as the message sender or ChargesRequestor where this element is present.

**Creditor <Cdtr>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

**3.4.2.1.4.5 CreditorAccount <CdtrAcct>**

*Presence:* [0..1]

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

Usage: where used this account should be owned by the message sender or ChargesRequestor where this element is present.

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 3.4.2.1.5 UnderlyingTransaction <UndrlygTx>

*Presence:* [1..1]

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

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

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

#### 3.4.2.1.5.1 MessageIdentification <MsgId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 3.4.2.1.5.2 MessageNameIdentification <MsgNmId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 3.4.2.1.5.3 AccountServicerReference <AcctSvcrRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.1.5.4 PaymentInformationIdentification <PmtInfId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.1.5.5 InstructionIdentification <InstrId>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.1.5.6 EndToEndIdentification <EndToEndId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.1.5.7 UETR <UETR>**

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 206

#### **3.4.2.1.5.8 TransactionIdentification <TxId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

**3.4.2.1.5.9 MandateIdentification <MndtId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.1.5.10 ChequeNumber <ChqNb>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.1.5.11 ClearingSystemReference <ClrSysRef>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

**3.4.2.1.5.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.1.5.13 AccountServicerTransactionIdentification <AcctSvcrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.1.5.14 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.1.5.15 ProcessingIdentification <PrcgId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.1.5.16 Proprietary <Prtry>**

*Presence:* [0..\*]

*Definition:* Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Type &lt;Tp&gt;</b>	[1..1]	Text		111
	<b>Reference &lt;Ref&gt;</b>	[1..1]	Text		111

#### 3.4.2.1.5.16.1 Type <Tp>

*Presence:* [1..1]

*Definition:* Identifies the type of reference reported.

*Datatype:* "Max35Text" on page 208

#### 3.4.2.1.5.16.2 Reference <Ref>

*Presence:* [1..1]

*Definition:* Proprietary reference specification related to the underlying transaction.

*Datatype:* "Max35Text" on page 208

#### 3.4.2.1.6 Amount <Amt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C17 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 3.4.2.1.7 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.

#### 3.4.2.1.8 ValueDate <ValDt>

*Presence:* [0..1]

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

**ValueDate <ValDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		172
Or}	DateTime <DtTm>	[1..1]	DateTime		172

#### 3.4.2.1.9 Debtor <Dbtr>

*Presence:* [0..1]

*Definition:* Specifies the debtor of the initial payment transaction.

**Debtor <Dbtr>** contains the following elements (see "PartyIdentification272" on page 181 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		182
	PostalAddress <PstlAdr>	[0..1]	±		183
	Identification <Id>	[0..1]			183
{Or	OrganisationIdentification <OrgId>	[1..1]			184
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	185
	LEI <LEI>	[0..1]	IdentifierSet		185
	Other <Othr>	[0..*]			185
	Identification <Id>	[1..1]	Text		186
	SchemeName <SchmeNm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	Issuer <Issr>	[0..1]	Text		186
Or}	PrivateIdentification <PrvtId>	[1..1]			186
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			187
	BirthDate <BirthDt>	[1..1]	Date		187
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		187
	CityOfBirth <CityOfBirth>	[1..1]	Text		188
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C15	188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		188
	SchemeName <SchmeNm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C15	189
	ContactDetails <CtctDtls>	[0..1]	±		189

#### 3.4.2.1.10 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

*Definition:* Specifies the account of the debtor of the initial payment transaction.

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 3.4.2.1.11 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

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

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 3.4.2.1.12 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**3.4.2.1.13 ChargesAccountAgent <ChrgsAcctAgt>**

*Presence:* [0..1]

*Definition:* Agent that services the charges account.

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the agent that services the account from which charges are to be settled from.

**ChargesAccountAgent <ChrgsAcctAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

**3.4.2.1.14 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>**

*Presence:* [0..1]

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

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the account from which charges are to be settled from.

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

**ChargesAccountAgentAccount <ChrgsAcctAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 3.4.2.1.15 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of charge.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		117
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		117

##### 3.4.2.1.15.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalChargeType1Code" on page 201

##### 3.4.2.1.15.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Type of charge in a proprietary form, as defined by the issuer.

**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification3](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		180
	Issuer </ssr>	[0..1]	Text		180

#### 3.4.2.1.16 InstructionForInstructedAgent <InstrForInstdAgt>

*Presence:* [0..1]

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

**InstructionForInstructedAgent <InstrForInstdAgt>** contains the following elements (see "[InstructionForInstructedAgent1](#)" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		190
	InstructionInformation <InstrInf>	[0..1]	Text		190

#### 3.4.2.1.17 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details on the reason for the charges.

*Datatype:* "[Max140Text](#)" on page 206

#### 3.4.2.2 PerTransaction <PerTx>

*Presence:* [1..1]

*Definition:* Charges broken down per payment transaction.

*Impacted by:* [C5 "ChargesAccountAgent2Rule"](#), [C13 "ChargesAccountAgentRule"](#)

**PerTransaction <PerTx>** contains the following **ChargesPerTransaction6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		121
	<b>TotalChargesPerTransaction</b> <TtlChrgsPerTx>	[0..1]			121
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		121
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		122
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	122
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		122
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		122
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	123
	<b>Record</b> <Rcrd>	[1..*]			124
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		126
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		126
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			127
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		127
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		128
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	128
	<b>Creditor</b> <Cdtr>	[0..1]	±		129
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	129
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			130
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		131
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		131
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		131
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		132
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		132
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		132
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		132
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		132
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		133
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		133
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		133

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		133
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		133
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfrstrctrTxId>	[0..1]	Text		133
	<b>ProcessingIdentification</b> <PrctlId>	[0..1]	Text		133
	<b>Proprietary</b> <Prtry>	[0..*]			133
	<b>Type</b> <Tp>	[1..1]	Text		134
	<b>Reference</b> <Ref>	[1..1]	Text		134
	<b>TotalChargesPerRecord</b> <TtlChrgsPerRcrd>	[0..1]			134
	<b>NumberOfChargesBreakdownItems</b> <NbOfChrgsBrkdwnItms>	[1..1]	Text		134
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		134
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	134
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		135
	<b>ChargesBreakdown</b> <ChrgsBrkdwn>	[1..*]			135
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	135
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		136
	<b>Type</b> <Tp>	[0..1]			136
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		136
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		136
	<b>ValueDate</b> <ValDt>	[0..1]	±		137
	<b>Debtor</b> <Dbtr>	[0..1]	±		137
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	138
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		139
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	140
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		141
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	141
	<b>InstructionForInstructedAgent</b> <InstrForInstAgt>	[0..1]	±		142
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		142
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		143

**Constraints**

- **ChargesAccountAgent2Rule**

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

On Condition

/Record[\*]/ChargesAccountAgent is present

Or /Record[\*]/ChargesAccountAgentAccount is present

Following Must be True

/ChargesAccountAgent Must be absent

And /ChargesAccountAgentAccount Must be absent

- **ChargesAccountAgentRule**

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

On Condition

/ChargesAccountAgent is present

Or /ChargesAccountAgentAccount is present

Following Must be True

/Record[\*]/ChargesAccountAgent Must be absent

And /Record[\*]/ChargesAccountAgentAccount Must be absent

**3.4.2.2.1 ChargesIdentification <ChrgsId>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

**3.4.2.2.2 TotalChargesPerTransaction <TtlChrgsPerTx>**

*Presence:* [0..1]

*Definition:* Total charges claimed for the transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		121
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		122
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	122
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		122

**3.4.2.2.2.1 NumberOfChargesRecords <NbOfChrgsRcrds>**

*Presence:* [1..1]

*Definition:* Number of individual charges records.

*Datatype:* "Max15NumericText" on page 207

**3.4.2.2.2.2 ControlSum <CtrlSum>**

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 206

**3.4.2.2.2.3 TotalChargesAmount <TtlChrgsAmt>**

*Presence:* [0..1]

*Definition:* Total amount of charges claimed.

*Impacted by:* C1 "ActiveCurrency", C17 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**3.4.2.2.2.4 CreditDebitIndicator <CdtDbtInd>**

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

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

**3.4.2.2.3 ChargesAccountAgent <ChrgsAcctAgt>**

*Presence:* [0..1]

*Definition:* Agent that services the charges account.

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the agent that services the account from which charges are to be settled from.

**ChargesAccountAgent <ChrgsAcctAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 3.4.2.2.4 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>

*Presence:* [0..1]

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

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the account from which charges are to be settled from.

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

**ChargesAccountAgentAccount <ChrgsAcctAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Following Must be True

    /Identification Must be present

Or      /Proxy Must be present

**3.4.2.2.5 Record <Rcrd>**

*Presence:* [1..\*]

*Definition:* Itemised charges record per transaction.

**Record <Rcrd>** contains the following **ChargesPerTransactionRecord6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		126
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		126
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			127
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		127
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		128
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	128
	<b>Creditor</b> <Cdtr>	[0..1]	±		129
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	129
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			130
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		131
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		131
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		131
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		132
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		132
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		132
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		132
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		132
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		133
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		133
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		133
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		133
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		133
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		133
	<b>ProcessingIdentification</b> <PrcgId>	[0..1]	Text		133
	<b>Proprietary</b> <Prtry>	[0..*]			133
	<b>Type</b> <Tp>	[1..1]	Text		134
	<b>Reference</b> <Ref>	[1..1]	Text		134
	<b>TotalChargesPerRecord</b> <TtlChrgsPerRcrd>	[0..1]			134

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>NumberOfChargesBreakdownItems</b> <NbOfChrgsBrkdwntms>	[1..1]	Text		134
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		134
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	134
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		135
	<b>ChargesBreakdown</b> <ChrgsBrkdw>	[1..*]			135
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	135
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		136
	<b>Type</b> <Tp>	[0..1]			136
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		136
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		136
	<b>ValueDate</b> <ValDt>	[0..1]	±		137
	<b>Debtor</b> <Dbtr>	[0..1]	±		137
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	138
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		139
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	140
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		141
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	141
	<b>InstructionForInstructedAgent</b> <InstrForInstAgt>	[0..1]	±		142
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		142

#### 3.4.2.2.5.1 RecordIdentification <RcrdId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 3.4.2.2.5.2 ChargesRequestor <ChrgsRqstr>

*Presence:* [0..1]

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

**ChargesRequestor <ChrgsRqstr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 3.4.2.2.5.3 SettlementInstruction <SttlmInstr>

*Presence:* [0..1]

*Definition:* Specifies the details on how the settlement of the subsequent transaction(s) is completed.

Usage: this agent and party data should be mapped as-is onto the resulting message for the payment of the charges.

**SettlementInstruction <SttlmInstr>** contains the following **SettlementInstruction19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RequestedSettlementDate <ReqdSttlmDt>	[0..1]	Date		127
	CreditorAgent <CdtrAgt>	[1..1]	±		128
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	128
	Creditor <Cdtr>	[0..1]	±		129
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	129

##### 3.4.2.2.5.3.1 RequestedSettlementDate <ReqdSttlmDt>

*Presence:* [0..1]

*Definition:* Date at which the message sender or ChargesRequestor where this element is present expects to be credited for the payment of the charges.

*Datatype:* "ISODate" on page 204

**3.4.2.2.5.3.2 CreditorAgent <CdtrAgt>***Presence:* [1..1]*Definition:* Financial institution servicing an account for the creditor.**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstAdr>	[0..1]	±		178

**3.4.2.2.5.3.3 CreditorAgentAccount <CdtrAgtAcct>***Presence:* [0..1]*Definition:* Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.*Impacted by:* C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**3.4.2.2.5.3.4 Creditor <Cdtr>**

*Presence:* [0..1]

*Definition:* Financial institution that receives an amount of money from the financial institutional debtor.

Usage: where used this party must be the same as the message sender or ChargesRequestor where this element is present.

**Creditor <Cdtr>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

**3.4.2.2.5.3.5 CreditorAccount <CdtrAcct>**

*Presence:* [0..1]

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

Usage: where used this account should be owned by the message sender or ChargesRequestor where this element is present.

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 3.4.2.2.5.4 UnderlyingTransaction <UndrlygTx>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		131
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		131
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		131
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		132
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		132
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		132
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		132
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		132
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		133
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		133
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		133
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		133
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		133
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfrstrctrTxId>	[0..1]	Text		133
	<b>ProcessingIdentification</b> <ProglId>	[0..1]	Text		133
	<b>Proprietary</b> <Prtry>	[0..*]			133
	<b>Type</b> <Tp>	[1..1]	Text		134
	<b>Reference</b> <Ref>	[1..1]	Text		134

#### 3.4.2.2.5.4.1 MessageIdentification <MsgId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 3.4.2.2.5.4.2 MessageNameIdentification <MsgNmId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 3.4.2.2.5.4.3 AccountServicerReference <AcctSvcrRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.2.5.4.4 PaymentInformationIdentification <PmtInflId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.2.5.4.5 InstructionIdentification <InstrId>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.2.5.4.6 EndToEndIdentification <EndToEndId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.2.5.4.7 UETR <UETR>**

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 206

#### **3.4.2.2.5.4.8 TransactionIdentification <TxId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

**3.4.2.2.5.4.9 MandateIdentification <MndtId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.2.5.4.10 ChequeNumber <ChqNb>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.2.5.4.11 ClearingSystemReference <ClrSysRef>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

**3.4.2.2.5.4.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.2.5.4.13 AccountServicerTransactionIdentification <AcctSvcrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.2.5.4.14 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.2.5.4.15 ProcessingIdentification <PrcgId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.2.5.4.16 Proprietary <Prtry>**

*Presence:* [0..\*]

*Definition:* Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Type &lt;Tp&gt;</b>	[1..1]	Text		134
	<b>Reference &lt;Ref&gt;</b>	[1..1]	Text		134

#### 3.4.2.2.5.4.16.1 Type <Tp>

*Presence:* [1..1]

*Definition:* Identifies the type of reference reported.

*Datatype:* "Max35Text" on page 208

#### 3.4.2.2.5.4.16.2 Reference <Ref>

*Presence:* [1..1]

*Definition:* Proprietary reference specification related to the underlying transaction.

*Datatype:* "Max35Text" on page 208

#### 3.4.2.2.5.5 TotalChargesPerRecord <TtlChrgsPerRcrd>

*Presence:* [0..1]

*Definition:* Total charges claimed for the transaction record.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>NumberOfChargesBreakdownItems</b> <NbOfChrgsBrkdwnltms>	[1..1]	Text		134
	<b>ControlSum &lt;CtrlSum&gt;</b>	[0..1]	Quantity		134
	<b>TotalChargesAmount &lt;TtlChrgsAmt&gt;</b>	[0..1]	Amount	C1, C17	134
	<b>CreditDebitIndicator &lt;CdtDbtInd&gt;</b>	[0..1]	CodeSet		135

##### 3.4.2.2.5.5.1 NumberOfChargesBreakdownItems <NbOfChrgsBrkdwnltms>

*Presence:* [1..1]

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

*Datatype:* "Max15NumericText" on page 207

##### 3.4.2.2.5.5.2 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 206

##### 3.4.2.2.5.5.3 TotalChargesAmount <TtlChrgsAmt>

*Presence:* [0..1]

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

*Impacted by:* C1 "ActiveCurrency", C17 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 3.4.2.2.5.5.4 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

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

#### 3.4.2.2.5.6 ChargesBreakdown <ChrgsBrkdwn>

*Presence:* [1..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	135
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		136
	<b>Type</b> <Tp>	[0..1]			136
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		136
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		136

#### 3.4.2.2.5.6.1 Amount <Amt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C17 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 3.4.2.2.5.6.2 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

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

#### 3.4.2.2.5.6.3 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of charge.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		136
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		136

##### 3.4.2.2.5.6.3.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalChargeType1Code" on page 201

##### 3.4.2.2.5.6.3.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Type of charge in a proprietary form, as defined by the issuer.

**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification3](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		180
	Issuer <Issr>	[0..1]	Text		180

#### 3.4.2.2.5.7 ValueDate <ValDt>

*Presence:* [0..1]

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

**ValueDate <ValDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		172
Or}	DateTime <DtTm>	[1..1]	DateTime		172

#### 3.4.2.2.5.8 Debtor <Dbtr>

*Presence:* [0..1]

*Definition:* Specifies the debtor of the initial payment transaction.

**Debtor <Dbtr>** contains the following elements (see "PartyIdentification272" on page 181 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		182
	PostalAddress <PstlAdr>	[0..1]	±		183
	Identification <Id>	[0..1]			183
{Or	OrganisationIdentification <OrgId>	[1..1]			184
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	185
	LEI <LEI>	[0..1]	IdentifierSet		185
	Other <Othr>	[0..*]			185
	Identification <Id>	[1..1]	Text		186
	SchemeName <SchmeNm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	Issuer <Issr>	[0..1]	Text		186
Or}	PrivateIdentification <PrvtId>	[1..1]			186
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			187
	BirthDate <BirthDt>	[1..1]	Date		187
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		187
	CityOfBirth <CityOfBirth>	[1..1]	Text		188
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C15	188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		188
	SchemeName <SchmeNm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C15	189
	ContactDetails <CtctDtls>	[0..1]	±		189

#### 3.4.2.2.5.9 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

*Definition:* Specifies the account of the debtor of the initial payment transaction.

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 3.4.2.2.5.10 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

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

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 3.4.2.2.5.11 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**3.4.2.2.5.12 ChargesAccountAgent <ChrgsAcctAgt>**

*Presence:* [0..1]

*Definition:* Agent that services the charges account.

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the agent that services the account from which charges are to be settled from.

**ChargesAccountAgent <ChrgsAcctAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

**3.4.2.2.5.13 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>**

*Presence:* [0..1]

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

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the account from which charges are to be settled from.

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

**ChargesAccountAgentAccount <ChrgsAcctAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 3.4.2.2.5.14 InstructionForInstructedAgent <InstrForInstdAgt>

*Presence:* [0..1]

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

**InstructionForInstructedAgent <InstrForInstdAgt>** contains the following elements (see "InstructionForInstructedAgent1" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		190
	InstructionInformation <InstrInf>	[0..1]	Text		190

#### 3.4.2.2.5.15 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details on the reason for the charges.

*Datatype:* "Max140Text" on page 206

**3.4.2.2.6 AdditionalInformation <AddtlInf>**

*Presence:* [0..1]

*Definition:* Further details on the reason for the charges.

*Datatype:* "Max140Text" on page 206

**3.4.2.3 PerType <PerTp>**

*Presence:* [1..\*]

*Definition:* Charges broken down per type of charges.

*Impacted by:* C6 "ChargesAccountAgent2Rule", C14 "ChargesAccountAgentRule"

**PerType <PerTp>** contains the following **ChargesPerType6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ChargesIdentification</b> <ChrgsId>	[0..1]	Text		146
	<b>TotalChargesPerChargeType</b> <TtlChrgsPerChrgTp>	[0..1]			146
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		146
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		146
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	146
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		147
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		147
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	148
	<b>Type</b> <Tp>	[1..1]			149
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		149
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		149
	<b>Record</b> <Rcrd>	[1..*]			149
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		151
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		151
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			152
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		152
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		153
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	153
	<b>Creditor</b> <Cdtr>	[0..1]	±		154
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	154
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			155
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		156
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		156
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		156
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		157
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		157
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		157
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		157
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		157

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		158
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		158
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		158
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		158
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		158
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfrstrctrTxId>	[0..1]	Text		158
	<b>ProcessingIdentification</b> <PrcgId>	[0..1]	Text		158
	<b>Proprietary</b> <Prtry>	[0..*]			158
	<b>Type</b> <Tp>	[1..1]	Text		159
	<b>Reference</b> <Ref>	[1..1]	Text		159
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	159
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		159
	<b>ValueDate</b> <ValDt>	[0..1]	±		160
	<b>Debtor</b> <Dbtr>	[0..1]	±		160
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	161
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		162
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	163
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		164
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	164
	<b>InstructionForInstructedAgent</b> <InstrForInststdAgt>	[0..1]	±		165
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		165
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		166

### Constraints

- **ChargesAccountAgent2Rule**

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

On Condition

/Record[\*]/ChargesAccountAgent is present

Or /Record[\*]/ChargesAccountAgentAccount is present

Following Must be True

/ChargesAccountAgent Must be absent  
 And /ChargesAccountAgentAccount Must be absent

- **ChargesAccountAgentRule**

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

On Condition

/ChargesAccountAgent is present

Or /ChargesAccountAgentAccount is present

Following Must be True

/Record[\*]/ChargesAccountAgent Must be absent

And /Record[\*]/ChargesAccountAgentAccount Must be absent

### 3.4.2.3.1 ChargesIdentification <ChrgsId>

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

### 3.4.2.3.2 TotalChargesPerChargeType <TtlChrgsPerChrgTp>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>NumberOfChargesRecords</b> <NbOfChrgsRcrds>	[1..1]	Text		146
	<b>ControlSum</b> <CtrlSum>	[0..1]	Quantity		146
	<b>TotalChargesAmount</b> <TtlChrgsAmt>	[0..1]	Amount	C1, C17	146
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		147

#### 3.4.2.3.2.1 NumberOfChargesRecords <NbOfChrgsRcrds>

*Presence:* [1..1]

*Definition:* Number of individual charges records.

*Datatype:* "Max15NumericText" on page 207

#### 3.4.2.3.2.2 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 206

#### 3.4.2.3.2.3 TotalChargesAmount <TtlChrgsAmt>

*Presence:* [0..1]

*Definition:* Total amount of charges claimed.

*Impacted by:* C1 "ActiveCurrency", C17 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 3.4.2.3.2.4 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

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

#### 3.4.2.3.3 ChargesAccountAgent <ChrgsAcctAgt>

*Presence:* [0..1]

*Definition:* Agent that services the charges account.

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the agent that services the account from which charges are to be settled from.

**ChargesAccountAgent <ChrgsAcctAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 3.4.2.3.4 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>

*Presence:* [0..1]

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

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the account from which charges are to be settled from.

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

**ChargesAccountAgentAccount <ChrgsAcctAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**3.4.2.3.5 Type <Tp>**

*Presence:* [1..1]

*Definition:* Specifies the type of charge.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		149
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	±		149

**3.4.2.3.5.1 Code <Cd>**

*Presence:* [1..1]

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

*Datatype:* "ExternalChargeType1Code" on page 201

**3.4.2.3.5.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Type of charge in a proprietary form, as defined by the issuer.

**Proprietary <Prtry>** contains the following elements (see "GenericIdentification3" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		180
	Issuer <Issr>	[0..1]	Text		180

**3.4.2.3.6 Record <Rcrd>**

*Presence:* [1..\*]

*Definition:* Itemised charges record per charges type.

**Record <Rcrd>** contains the following **ChargesPerTypeRecord6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RecordIdentification</b> <RcrdId>	[0..1]	Text		151
	<b>ChargesRequestor</b> <ChrgsRqstr>	[0..1]	±		151
	<b>SettlementInstruction</b> <SttlmInstr>	[0..1]			152
	<b>RequestedSettlementDate</b> <ReqdSttlmDt>	[0..1]	Date		152
	<b>CreditorAgent</b> <CdtrAgt>	[1..1]	±		153
	<b>CreditorAgentAccount</b> <CdtrAgtAcct>	[0..1]	±	C20, C19	153
	<b>Creditor</b> <Cdtr>	[0..1]	±		154
	<b>CreditorAccount</b> <CdtrAcct>	[0..1]	±	C20, C19	154
	<b>UnderlyingTransaction</b> <UndrlygTx>	[1..1]			155
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		156
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		156
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		156
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		157
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		157
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		157
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		157
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		157
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		158
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		158
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		158
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		158
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		158
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		158
	<b>ProcessingIdentification</b> <PrctlId>	[0..1]	Text		158
	<b>Proprietary</b> <Prtry>	[0..*]			158
	<b>Type</b> <Tp>	[1..1]	Text		159
	<b>Reference</b> <Ref>	[1..1]	Text		159
	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C17	159
	<b>CreditDebitIndicator</b> <CdtDbtInd>	[0..1]	CodeSet		159

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ValueDate</b> <ValDt>	[0..1]	±		160
	<b>Debtor</b> <Dbtr>	[0..1]	±		160
	<b>DebtorAccount</b> <DbtrAcct>	[0..1]	±	C20, C19	161
	<b>DebtorAgent</b> <DbtrAgt>	[0..1]	±		162
	<b>DebtorAgentAccount</b> <DbtrAgtAcct>	[0..1]	±	C20, C19	163
	<b>ChargesAccountAgent</b> <ChrgsAcctAgt>	[0..1]	±		164
	<b>ChargesAccountAgentAccount</b> <ChrgsAcctAgtAcct>	[0..1]	±	C20, C19	164
	<b>InstructionForInstructedAgent</b> <InstrForInstdAgt>	[0..1]	±		165
	<b>AdditionalInformation</b> <AddtlInf>	[0..1]	Text		165

#### 3.4.2.3.6.1 RecordIdentification <RcrdId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 3.4.2.3.6.2 ChargesRequestor <ChrgsRqstr>

*Presence:* [0..1]

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

**ChargesRequestor <ChrgsRqstr>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 3.4.2.3.6.3 SettlementInstruction <SttlmInstr>

*Presence:* [0..1]

*Definition:* Specifies the details on how the settlement of the subsequent transaction(s) is completed.

Usage: this agent and party data should be mapped as-is onto the resulting message for the payment of the charges.

**SettlementInstruction <SttlmInstr>** contains the following **SettlementInstruction19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RequestedSettlementDate <ReqdSttlmDt>	[0..1]	Date		152
	CreditorAgent <CdtrAgt>	[1..1]	±		153
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	153
	Creditor <Cdtr>	[0..1]	±		154
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	154

##### 3.4.2.3.6.3.1 RequestedSettlementDate <ReqdSttlmDt>

*Presence:* [0..1]

*Definition:* Date at which the message sender or ChargesRequestor where this element is present expects to be credited for the payment of the charges.

*Datatype:* "ISODate" on page 204

**3.4.2.3.6.3.2 CreditorAgent <CdtrAgt>***Presence:* [1..1]*Definition:* Financial institution servicing an account for the creditor.**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstAdr>	[0..1]	±		178

**3.4.2.3.6.3.3 CreditorAgentAccount <CdtrAgtAcct>***Presence:* [0..1]*Definition:* Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.*Impacted by:* C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"**CreditorAgentAccount <CdtrAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**3.4.2.3.6.3.4 Creditor <Cdtr>**

*Presence:* [0..1]

*Definition:* Financial institution that receives an amount of money from the financial institutional debtor.

Usage: where used this party must be the same as the message sender or ChargesRequestor where this element is present.

**Creditor <Cdtr>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

**3.4.2.3.6.3.5 CreditorAccount <CdtrAcct>**

*Presence:* [0..1]

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

Usage: where used this account should be owned by the message sender or ChargesRequestor where this element is present.

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 3.4.2.3.6.4 UnderlyingTransaction <UndrlygTx>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[0..1]	Text		156
	<b>MessageNameIdentification</b> <MsgNmId>	[0..1]	Text		156
	<b>AccountServicerReference</b> <AcctSvcrRef>	[0..1]	Text		156
	<b>PaymentInformationIdentification</b> <PmtInfId>	[0..1]	Text		157
	<b>InstructionIdentification</b> <InstrId>	[0..1]	Text		157
	<b>EndToEndIdentification</b> <EndToEndId>	[0..1]	Text		157
	<b>UETR</b> <UETR>	[0..1]	IdentifierSet		157
	<b>TransactionIdentification</b> <TxId>	[0..1]	Text		157
	<b>MandateIdentification</b> <MndtId>	[0..1]	Text		158
	<b>ChequeNumber</b> <ChqNb>	[0..1]	Text		158
	<b>ClearingSystemReference</b> <ClrSysRef>	[0..1]	Text		158
	<b>AccountOwnerTransactionIdentification</b> <AcctOwnrTxId>	[0..1]	Text		158
	<b>AccountServicerTransactionIdentification</b> <AcctSvcrTxId>	[0..1]	Text		158
	<b>MarketInfrastructureTransactionIdentification</b> <MktInfstrctrTxId>	[0..1]	Text		158
	<b>ProcessingIdentification</b> <ProglId>	[0..1]	Text		158
	<b>Proprietary</b> <Prtry>	[0..*]			158
	<b>Type</b> <Tp>	[1..1]	Text		159
	<b>Reference</b> <Ref>	[1..1]	Text		159

#### 3.4.2.3.6.4.1 MessageIdentification <MsgId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 3.4.2.3.6.4.2 MessageNameIdentification <MsgNmId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### 3.4.2.3.6.4.3 AccountServicerReference <AcctSvcrRef>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.3.6.4.4 PaymentInformationIdentification <PmtInflId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.3.6.4.5 InstructionIdentification <InstrId>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.3.6.4.6 EndToEndIdentification <EndToEndId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

#### **3.4.2.3.6.4.7 UETR <UETR>**

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 206

#### **3.4.2.3.6.4.8 TransactionIdentification <TxId>**

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 208

**3.4.2.3.6.4.9 MandateIdentification <MndtId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.3.6.4.10 ChequeNumber <ChqNb>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.3.6.4.11 ClearingSystemReference <ClrSysRef>**

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 208

**3.4.2.3.6.4.12 AccountOwnerTransactionIdentification <AcctOwnrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.3.6.4.13 AccountServicerTransactionIdentification <AcctSvcrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.3.6.4.14 MarketInfrastructureTransactionIdentification <MktInfstrctrTxId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.3.6.4.15 ProcessingIdentification <PrcgId>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**3.4.2.3.6.4.16 Proprietary <Prtry>**

*Presence:* [0..\*]

*Definition:* Proprietary reference related to the underlying transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Type &lt;Tp&gt;</b>	[1..1]	Text		159
	<b>Reference &lt;Ref&gt;</b>	[1..1]	Text		159

#### 3.4.2.3.6.4.16.1 Type <Tp>

*Presence:* [1..1]

*Definition:* Identifies the type of reference reported.

*Datatype:* "Max35Text" on page 208

#### 3.4.2.3.6.4.16.2 Reference <Ref>

*Presence:* [1..1]

*Definition:* Proprietary reference specification related to the underlying transaction.

*Datatype:* "Max35Text" on page 208

#### 3.4.2.3.6.5 Amount <Amt>

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveCurrency", C17 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 198

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 3.4.2.3.6.6 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 200

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.

#### 3.4.2.3.6.7 ValueDate <ValDt>

*Presence:* [0..1]

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

**ValueDate <ValDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on [page 172](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		172
Or}	DateTime <DtTm>	[1..1]	DateTime		172

#### 3.4.2.3.6.8 Debtor <Dbtr>

*Presence:* [0..1]

*Definition:* Specifies the debtor of the initial payment transaction.

**Debtor <Dbtr>** contains the following elements (see "PartyIdentification272" on page 181 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		182
	PostalAddress <PstlAdr>	[0..1]	±		183
	Identification <Id>	[0..1]			183
{Or	OrganisationIdentification <OrgId>	[1..1]			184
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	185
	LEI <LEI>	[0..1]	IdentifierSet		185
	Other <Othr>	[0..*]			185
	Identification <Id>	[1..1]	Text		186
	SchemeName <SchmeNm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	Issuer <Issr>	[0..1]	Text		186
Or}	PrivateIdentification <PrvtId>	[1..1]			186
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			187
	BirthDate <BirthDt>	[1..1]	Date		187
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		187
	CityOfBirth <CityOfBirth>	[1..1]	Text		188
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C15	188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		188
	SchemeName <SchmeNm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C15	189
	ContactDetails <CtctDtls>	[0..1]	±		189

#### 3.4.2.3.6.9 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

*Definition:* Specifies the account of the debtor of the initial payment transaction.

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 3.4.2.3.6.10 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

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

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 3.4.2.3.6.11 DebtorAgentAccount <DbtrAgtAcct>

*Presence:* [0..1]

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

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

**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

**Constraints**

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

**3.4.2.3.6.12 ChargesAccountAgent <ChrgsAcctAgt>**

*Presence:* [0..1]

*Definition:* Agent that services the charges account.

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the agent that services the account from which charges are to be settled from.

**ChargesAccountAgent <ChrgsAcctAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

**3.4.2.3.6.13 ChargesAccountAgentAccount <ChrgsAcctAgtAcct>**

*Presence:* [0..1]

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

Usage: this element should be used where the charge being claimed does not relate to the processing of a payment transaction e.g. it relates to an investigation or other process. This identifies the account from which charges are to be settled from.

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

**ChargesAccountAgentAccount <ChrgsAcctAgtAcct>** contains the following elements (see "CashAccount40" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

#### 3.4.2.3.6.14 InstructionForInstructedAgent <InstrForInstdAgt>

*Presence:* [0..1]

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

**InstructionForInstructedAgent <InstrForInstdAgt>** contains the following elements (see "InstructionForInstructedAgent1" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		190
	InstructionInformation <InstrInf>	[0..1]	Text		190

#### 3.4.2.3.6.15 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details on the reason for the charges.

*Datatype:* "Max140Text" on page 206

**3.4.2.3.7 AdditionalInformation <AddtlInf>***Presence:* [0..1]*Definition:* Further details on the reason for the charges.*Datatype:* "Max140Text" on page 206**3.4.3 SupplementaryData <SplmtryData>***Presence:* [0..\*]*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.*Impacted by:* C21 "SupplementaryDataRule"**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on [page 180](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		181
	Envelope <Envlp>	[1..1]	(External Schema)		181

**Constraints**

- **SupplementaryDataRule**

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

## 4 Message Items Types

### 4.1 MessageComponents

#### 4.1.1 Account

##### 4.1.1.1 CashAccount40

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		167
	Type <Tp>	[0..1]	±		167
	Currency <Ccy>	[0..1]	CodeSet	C2	168
	Name <Nm>	[0..1]	Text		168
	Proxy <Prxy>	[0..1]	±		168

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

##### 4.1.1.1.1 Identification <Id>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 171 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C17	171
Or}	Other <Othr>	[1..1]	±		172

##### 4.1.1.1.2 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the nature, or use of the account.

**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		170
Or}	Proprietary <Prtry>	[1..1]	Text		170

#### 4.1.1.1.3 Currency <Ccy>

*Presence:* [0..1]

*Definition:* Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

*Impacted by:* [C2 "ActiveOrHistoricCurrency"](#)

*Datatype:* ["ActiveOrHistoricCurrencyCode"](#) on page 199

##### Constraints

- **ActiveOrHistoricCurrency**

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

#### 4.1.1.1.4 Name <Nm>

*Presence:* [0..1]

*Definition:* Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

*Datatype:* ["Max70Text"](#) on page 208

#### 4.1.1.1.5 Proxy <Prxy>

*Presence:* [0..1]

*Definition:* Specifies an alternate assumed name for the identification of the account.

**Proxy <Prxy>** contains the following elements (see "[ProxyAccountIdentification1](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			169
{Or	Code <Cd>	[1..1]	CodeSet		169
Or}	Proprietary <Prtry>	[1..1]	Text		169
	Identification <Id>	[1..1]	Text		169

#### 4.1.1.2 ProxyAccountIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			169
{Or	Code <Cd>	[1..1]	CodeSet		169
Or}	Proprietary <Prtry>	[1..1]	Text		169
	Identification <Id>	[1..1]	Text		169

##### 4.1.1.2.1 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the proxy identification.

**Type <Tp>** contains one of the following **ProxyAccountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		169
Or}	Proprietary <Prtry>	[1..1]	Text		169

##### 4.1.1.2.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "[ExternalProxyAccountType1Code](#)" on page 203

##### 4.1.1.2.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "[Max35Text](#)" on page 208

##### 4.1.1.2.2 Identification <Id>

*Presence:* [1..1]

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

*Datatype:* "Max2048Text" on page 207

#### 4.1.1.3 CashAccountType2Choice

*Definition:* Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		170
Or}	Proprietary <Prtry>	[1..1]	Text		170

##### 4.1.1.3.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalCashAccountType1Code" on page 201

##### 4.1.1.3.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 208

#### 4.1.1.4 GenericAccountIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		170
	SchemeName <SchmeNm>	[0..1]			170
{Or	Code <Cd>	[1..1]	CodeSet		171
Or}	Proprietary <Prtry>	[1..1]	Text		171
	Issuer <Issr>	[0..1]	Text		171

##### 4.1.1.4.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max34Text" on page 207

##### 4.1.1.4.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName** <SchmeNm> contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		171
Or}	Proprietary <Prtry>	[1..1]	Text		171

#### 4.1.1.4.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalAccountIdentification1Code" on page 200

#### 4.1.1.4.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 208

#### 4.1.1.4.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 208

## 4.1.2 Account Identification

### 4.1.2.1 AccountIdentification4Choice

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C17	171
Or}	Other <Othr>	[1..1]	±		172

#### 4.1.2.1.1 IBAN <IBAN>

*Presence:* [1..1]

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

*Impacted by:* C17 "IBAN"

*Datatype:* "IBAN2007Identifier" on page 205

**Constraints**

- **IBAN**

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

**4.1.2.1.2 Other <Othr>**

*Presence:* [1..1]

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

**Other <Othr>** contains the following elements (see "[GenericAccountIdentification1](#)" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		170
	SchemeName <SchmeNm>	[0..1]			170
{Or	Code <Cd>	[1..1]	CodeSet		171
Or}	Proprietary <Prtry>	[1..1]	Text		171
	Issuer <Issr>	[0..1]	Text		171

**4.1.3 Date Time****4.1.3.1 DateAndDateTime2Choice**

*Definition:* Choice between a date or a date and time format.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		172
Or}	DateTime <DtTm>	[1..1]	DateTime		172

**4.1.3.1.1 Date <Dt>**

*Presence:* [1..1]

*Definition:* Specified date.

*Datatype:* "[ISODate](#)" on page 204

**4.1.3.1.2 DateTime <DtTm>**

*Presence:* [1..1]

*Definition:* Specified date and time.

*Datatype:* "[ISODatetime](#)" on page 204

## 4.1.4 Financial Institution Identification

### 4.1.4.1 ClearingSystemMemberIdentification2

*Definition:* Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		173
	MemberIdentification <Mmbld>	[1..1]	Text		173

#### 4.1.4.1.1 ClearingSystemIdentification <ClrSysId>

*Presence:* [0..1]

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

**ClearingSystemIdentification <ClrSysId>** contains one of the following elements (see "[ClearingSystemIdentification2Choice](#)" on page 198 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		198
Or}	Proprietary <Prtry>	[1..1]	Text		198

#### 4.1.4.1.2 MemberIdentification <Mmbld>

*Presence:* [1..1]

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

*Datatype:* "[Max35Text](#)" on page 208

### 4.1.4.2 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		173
	SchemeName <SchmeNm>	[0..1]			174
{Or	Code <Cd>	[1..1]	CodeSet		174
Or}	Proprietary <Prtry>	[1..1]	Text		174
	Issuer <Issr>	[0..1]	Text		174

#### 4.1.4.2.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* "Max35Text" on page 208

#### 4.1.4.2.2 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		174
Or}	Proprietary <Prtry>	[1..1]	Text		174

##### 4.1.4.2.2.1 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 202

##### 4.1.4.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 208

##### 4.1.4.2.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 208

#### 4.1.4.3 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]			175
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177
	BranchIdentification <BrnchId>	[0..1]			178
	Identification <Id>	[0..1]	Text		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

#### 4.1.4.3.1 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	C4	175
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		176
	LEI <LEI>	[0..1]	IdentifierSet		176
	Name <Nm>	[0..1]	Text		176
	PostalAddress <PstlAdr>	[0..1]	±		176
	Other <Othr>	[0..1]	±		177

##### 4.1.4.3.1.1 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:* C4 "BICFI"

*Datatype:* "BICFIDec2014Identifier" on page 205

**Constraints**

- **BICFI**

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

**4.1.4.3.1.2 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 173 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		173
	MemberIdentification <Mmbld>	[1..1]	Text		173

**4.1.4.3.1.3 LEI <LEI>**

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 205

**4.1.4.3.1.4 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 206

**4.1.4.3.1.5 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 194 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			194
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	±		195
	CareOf <CareOf>	[0..1]	Text		195
	Department <Dept>	[0..1]	Text		195
	SubDepartment <SubDept>	[0..1]	Text		196
	StreetName <StrtNm>	[0..1]	Text		196
	BuildingNumber <BldgNb>	[0..1]	Text		196
	BuildingName <BldgNm>	[0..1]	Text		196
	Floor <Flr>	[0..1]	Text		196
	UnitNumber <UnitNb>	[0..1]	Text		196
	PostBox <PstBx>	[0..1]	Text		196
	Room <Room>	[0..1]	Text		196
	PostCode <PstCd>	[0..1]	Text		197
	TownName <TwnNm>	[0..1]	Text		197
	TownLocationName <TwnLctnNm>	[0..1]	Text		197
	DistrictName <DstrctNm>	[0..1]	Text		197
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		197
	Country <Ctry>	[0..1]	CodeSet	C15	197
	AddressLine <AdrLine>	[0..7]	Text		197

#### 4.1.4.3.1.6 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 173 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			174
{Or	Code <Cd>	[1..1]	CodeSet		174
Or}	Proprietary <Prtry>	[1..1]	Text		174
	Issuer <Issr>	[0..1]	Text		174

#### 4.1.4.3.2 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		178
	LEI <LEI>	[0..1]	IdentifierSet		178
	Name <Nm>	[0..1]	Text		178
	PostalAddress <PstlAdr>	[0..1]	±		178

##### 4.1.4.3.2.1 Identification <Id>

*Presence:* [0..1]

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

*Datatype:* "[Max35Text](#)" on page 208

##### 4.1.4.3.2.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "[LEIIdentifier](#)" on page 205

##### 4.1.4.3.2.3 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 206

##### 4.1.4.3.2.4 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 194 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			194
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	±		195
	CareOf <CareOf>	[0..1]	Text		195
	Department <Dept>	[0..1]	Text		195
	SubDepartment <SubDept>	[0..1]	Text		196
	StreetName <StrtNm>	[0..1]	Text		196
	BuildingNumber <BldgNb>	[0..1]	Text		196
	BuildingName <BldgNm>	[0..1]	Text		196
	Floor <Flr>	[0..1]	Text		196
	UnitNumber <UnitNb>	[0..1]	Text		196
	PostBox <PstBx>	[0..1]	Text		196
	Room <Room>	[0..1]	Text		196
	PostCode <PstCd>	[0..1]	Text		197
	TownName <TwnNm>	[0..1]	Text		197
	TownLocationName <TwnLctnNm>	[0..1]	Text		197
	DistrictName <DstrctNm>	[0..1]	Text		197
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		197
	Country <Ctry>	[0..1]	CodeSet	C15	197
	AddressLine <AdrLine>	[0..7]	Text		197

## 4.1.5 Identification Information

### 4.1.5.1 GenericIdentification30

*Definition:* Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		180
	Issuer <Issr>	[1..1]	Text		180
	SchemeName <SchmeNm>	[0..1]	Text		180

4.1.5.1.1 Identification <Id>

*Presence:* [1..1]  
*Definition:* Proprietary information, often a code, issued by the data source scheme issuer.  
*Datatype:* "Exact4AlphaNumericText" on page 206

4.1.5.1.2 Issuer <Issr>

*Presence:* [1..1]  
*Definition:* Entity that assigns the identification.  
*Datatype:* "Max35Text" on page 208

4.1.5.1.3 SchemeName <SchmeNm>

*Presence:* [0..1]  
*Definition:* Short textual description of the scheme.  
*Datatype:* "Max35Text" on page 208

4.1.5.2 GenericIdentification3

*Definition:* Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		180
	Issuer <Issr>	[0..1]	Text		180

4.1.5.2.1 Identification <Id>

*Presence:* [1..1]  
*Definition:* Name or number assigned by an entity to enable recognition of that entity, for example, account identifier.  
*Datatype:* "Max35Text" on page 208

4.1.5.2.2 Issuer <Issr>

*Presence:* [0..1]  
*Definition:* Entity that assigns the identification.  
*Datatype:* "Max35Text" on page 208

4.1.6 Miscellaneous

4.1.6.1 SupplementaryData1

*Definition:* Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		181
	Envelope <Envlp>	[1..1]	(External Schema)		181

### Constraints

- **SupplementaryDataRule**

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

#### 4.1.6.1.1 PlaceAndName <PlcAndNm>

*Presence:* [0..1]

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

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

*Datatype:* "Max350Text" on page 208

#### 4.1.6.1.2 Envelope <Envlp>

*Presence:* [1..1]

*Definition:* Technical element wrapping the supplementary data.

*Type:* (External Schema)

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

## 4.1.7 Party Identification

### 4.1.7.1 PartyIdentification272

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		182
	PostalAddress <PstlAdr>	[0..1]	±		183
	Identification <Id>	[0..1]			183
{Or	OrganisationIdentification <OrgId>	[1..1]			184
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	185
	LEI <LEI>	[0..1]	IdentifierSet		185
	Other <Othr>	[0..*]			185
	Identification <Id>	[1..1]	Text		186
	SchemeName <SchmeNm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	Issuer <Issr>	[0..1]	Text		186
Or}	PrivateIdentification <PrvtId>	[1..1]			186
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			187
	BirthDate <BirthDt>	[1..1]	Date		187
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		187
	CityOfBirth <CityOfBirth>	[1..1]	Text		188
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C15	188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		188
	SchemeName <SchmeNm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C15	189
	ContactDetails <CtctDtls>	[0..1]	±		189

#### 4.1.7.1.1 Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 206

**4.1.7.1.2 PostalAddress <PstlAdr>***Presence:* [0..1]*Definition:* Information that locates and identifies a specific address, as defined by postal services.**PostalAddress <PstlAdr>** contains the following elements (see "PostalAddress27" on page 194 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			194
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	±		195
	CareOf <CareOf>	[0..1]	Text		195
	Department <Dept>	[0..1]	Text		195
	SubDepartment <SubDept>	[0..1]	Text		196
	StreetName <StrtNm>	[0..1]	Text		196
	BuildingNumber <BldgNb>	[0..1]	Text		196
	BuildingName <BldgNm>	[0..1]	Text		196
	Floor <Flr>	[0..1]	Text		196
	UnitNumber <UnitNb>	[0..1]	Text		196
	PostBox <PstBx>	[0..1]	Text		196
	Room <Room>	[0..1]	Text		196
	PostCode <PstCd>	[0..1]	Text		197
	TownName <TwnNm>	[0..1]	Text		197
	TownLocationName <TwnLctnNm>	[0..1]	Text		197
	DistrictName <DstrctNm>	[0..1]	Text		197
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		197
	Country <Ctry>	[0..1]	CodeSet	C15	197
	AddressLine <AdrLine>	[0..7]	Text		197

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]			184
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	185
	LEI <LEI>	[0..1]	IdentifierSet		185
	Other <Othr>	[0..*]			185
	Identification <Id>	[1..1]	Text		186
	SchemeName <SchmeNm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	Issuer </Issr>	[0..1]	Text		186
Or}	PrivateIdentification <PrvtId>	[1..1]			186
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			187
	BirthDate <BirthDt>	[1..1]	Date		187
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		187
	CityOfBirth <CityOfBirth>	[1..1]	Text		188
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C15	188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		188
	SchemeName <SchmeNm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer </Issr>	[0..1]	Text		189

#### 4.1.7.1.3.1 OrganisationIdentification <OrgId>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	185
	LEI <LEI>	[0..1]	IdentifierSet		185
	Other <Othr>	[0..*]			185
	Identification <Id>	[1..1]	Text		186
	SchemeName <SchmeNm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	Issuer <Issr>	[0..1]	Text		186

#### 4.1.7.1.3.1.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C3 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 204

##### 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.

#### 4.1.7.1.3.1.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 205

#### 4.1.7.1.3.1.3 Other <Othr>

*Presence:* [0..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		186
	SchemeName <SchmeNm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	Issuer <Issr>	[0..1]	Text		186

#### 4.1.7.1.3.1.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 207

#### 4.1.7.1.3.1.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186

#### 4.1.7.1.3.1.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 202

#### 4.1.7.1.3.1.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 208

#### 4.1.7.1.3.1.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 208

#### 4.1.7.1.3.2 PrivateIdentification <PrvtId>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			187
	BirthDate <BirthDt>	[1..1]	Date		187
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		187
	CityOfBirth <CityOfBirth>	[1..1]	Text		188
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C15	188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		188
	SchemeName <SchmeNm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189

#### 4.1.7.1.3.2.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		187
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		187
	CityOfBirth <CityOfBirth>	[1..1]	Text		188
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C15	188

##### 4.1.7.1.3.2.1.1 BirthDate <BirthDt>

*Presence:* [1..1]

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

*Datatype:* "ISODate" on page 204

##### 4.1.7.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

*Presence:* [0..1]

*Definition:* Province where a person was born.

*Datatype:* "Max35Text" on page 208

**4.1.7.1.3.2.1.3 CityOfBirth <CityOfBirth>***Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 208**4.1.7.1.3.2.1.4 CountryOfBirth <CtryOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C15 "Country"*Datatype:* "CountryCode" on page 200**Constraints**

- **Country**

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		188
	SchemeName <SchmeNm>	[0..1]			188
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189

**4.1.7.1.3.2.2.1 Identification <Id>***Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max256Text" on page 207**4.1.7.1.3.2.2.2 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Name of the identification scheme.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189

#### 4.1.7.1.3.2.2.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalPersonIdentification1Code" on page 202

#### 4.1.7.1.3.2.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 208

#### 4.1.7.1.3.2.2.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 208

#### 4.1.7.1.4 CountryOfResidence <CtryOfRes>

*Presence:* [0..1]

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

*Impacted by:* C15 "Country"

*Datatype:* "CountryCode" on page 200

#### Constraints

- **Country**

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

#### 4.1.7.1.5 ContactDetails <CtctDtls>

*Presence:* [0..1]

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

**ContactDetails <CtctDtls>** contains the following elements (see "Contact13" on page 191 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		191
	Name <Nm>	[0..1]	Text		192
	PhoneNumber <PhneNb>	[0..1]	Text		192
	MobileNumber <MobNb>	[0..1]	Text		192
	FaxNumber <FaxNb>	[0..1]	Text		192
	URLAddress <URLAdr>	[0..1]	Text		192
	EmailAddress <EmailAdr>	[0..1]	Text		192
	EmailPurpose <EmailPurp>	[0..1]	Text		192
	JobTitle <JobTitl>	[0..1]	Text		192
	Responsibility <Rspnsblty>	[0..1]	Text		193
	Department <Dept>	[0..1]	Text		193
	Other <Othr>	[0..*]			193
	ChannelType <ChanlTp>	[1..1]	Text		193
	Identification <Id>	[0..1]	Text		193
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		193

## 4.1.8 Payment

### 4.1.8.1 InstructionForInstructedAgent1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		190
	InstructionInformation <InstrInf>	[0..1]	Text		190

#### 4.1.8.1.1 Code <Cd>

*Presence:* [0..1]

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

*Datatype:* "ExternalInstructedAgentInstruction1Code" on page 202

#### 4.1.8.1.2 InstructionInformation <InstrInf>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 206

## 4.1.9 Person Identification

### 4.1.9.1 Contact13

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		191
	Name <Nm>	[0..1]	Text		192
	PhoneNumber <PhneNb>	[0..1]	Text		192
	MobileNumber <MobNb>	[0..1]	Text		192
	FaxNumber <FaxNb>	[0..1]	Text		192
	URLAddress <URLAdr>	[0..1]	Text		192
	EmailAddress <EmailAdr>	[0..1]	Text		192
	EmailPurpose <EmailPurp>	[0..1]	Text		192
	JobTitle <JobTitl>	[0..1]	Text		192
	Responsibility <Rspnsblty>	[0..1]	Text		193
	Department <Dept>	[0..1]	Text		193
	Other <Othr>	[0..*]			193
	ChannelType <ChanlTp>	[1..1]	Text		193
	Identification <Id>	[0..1]	Text		193
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		193

#### 4.1.9.1.1 NamePrefix <NmPrfx>

*Presence:* [0..1]

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

*Datatype:* "NamePrefix2Code" on page 203

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).

**4.1.9.1.2 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 206

**4.1.9.1.3 PhoneNumber <PhneNb>**

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 208

**4.1.9.1.4 MobileNumber <MobNb>**

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 208

**4.1.9.1.5 FaxNumber <FaxNb>**

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 208

**4.1.9.1.6 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 207

**4.1.9.1.7 EmailAddress <EmailAdr>**

*Presence:* [0..1]

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

*Datatype:* "Max256Text" on page 207

**4.1.9.1.8 EmailPurpose <EmailPurp>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

**4.1.9.1.9 JobTitle <JobTitl>**

*Presence:* [0..1]

*Definition:* Title of the function.

*Datatype:* "Max35Text" on page 208

**4.1.9.1.10 Responsibility <Rspnsblty>***Presence:* [0..1]*Definition:* Role of a person in an organisation.*Datatype:* "Max35Text" on page 208**4.1.9.1.11 Department <Dept>***Presence:* [0..1]*Definition:* Identification of a division of a large organisation or building.*Datatype:* "Max70Text" on page 208**4.1.9.1.12 Other <Othr>***Presence:* [0..\*]*Definition:* Contact details in another form.**Other <Othr>** contains the following **OtherContact1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChannelType <ChanTp>	[1..1]	Text		193
	Identification <Id>	[0..1]	Text		193

**4.1.9.1.12.1 ChannelType <ChanTp>***Presence:* [1..1]*Definition:* Method used to contact the financial institution's contact for the specific tax region.*Datatype:* "Max4Text" on page 208**4.1.9.1.12.2 Identification <Id>***Presence:* [0..1]*Definition:* Communication value such as phone number or email address.*Datatype:* "Max128Text" on page 206**4.1.9.1.13 PreferredMethod <PrefrdMtd>***Presence:* [0..1]*Definition:* Preferred method used to reach the contact.*Datatype:* "PreferredContactMethod2Code" on page 203

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.

CodeName	Name	Definition
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.

## 4.1.10 Postal Address

### 4.1.10.1 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]			194
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	±		195
	CareOf <CareOf>	[0..1]	Text		195
	Department <Dept>	[0..1]	Text		195
	SubDepartment <SubDept>	[0..1]	Text		196
	StreetName <StrtNm>	[0..1]	Text		196
	BuildingNumber <BldgNb>	[0..1]	Text		196
	BuildingName <BldgNm>	[0..1]	Text		196
	Floor <Flr>	[0..1]	Text		196
	UnitNumber <UnitNb>	[0..1]	Text		196
	PostBox <PstBx>	[0..1]	Text		196
	Room <Room>	[0..1]	Text		196
	PostCode <PstCd>	[0..1]	Text		197
	TownName <TwnNm>	[0..1]	Text		197
	TownLocationName <TwnLctnNm>	[0..1]	Text		197
	DistrictName <DstrctNm>	[0..1]	Text		197
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		197
	Country <Ctry>	[0..1]	CodeSet	C15	197
	AddressLine <AdrLine>	[0..7]	Text		197

#### 4.1.10.1.1 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		195
Or}	Proprietary <Prtry>	[1..1]	±		195

#### 4.1.10.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Type of address expressed as a code.

*Datatype:* "AddressType2Code" on page 200

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.

#### 4.1.10.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Type of address expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "GenericIdentification30" on page 179 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		180
	Issuer <Issr>	[1..1]	Text		180
	SchemeName <SchmeNm>	[0..1]	Text		180

#### 4.1.10.1.2 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 206

#### 4.1.10.1.3 Department <Dept>

*Presence:* [0..1]

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

*Datatype:* "Max70Text" on page 208

#### **4.1.10.1.4 SubDepartment <SubDept>**

*Presence:* [0..1]

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

*Datatype:* "Max70Text" on page 208

#### **4.1.10.1.5 StreetName <StrtNm>**

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* "Max140Text" on page 206

#### **4.1.10.1.6 BuildingNumber <BldgNb>**

*Presence:* [0..1]

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

*Datatype:* "Max16Text" on page 207

#### **4.1.10.1.7 BuildingName <BldgNm>**

*Presence:* [0..1]

*Definition:* Name of the building or house.

*Datatype:* "Max140Text" on page 206

#### **4.1.10.1.8 Floor <Flr>**

*Presence:* [0..1]

*Definition:* Floor or storey within a building.

*Datatype:* "Max70Text" on page 208

#### **4.1.10.1.9 UnitNumber <UnitNb>**

*Presence:* [0..1]

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

*Datatype:* "Max16Text" on page 207

#### **4.1.10.1.10 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 207

#### **4.1.10.1.11 Room <Room>**

*Presence:* [0..1]

*Definition:* Building room number.

*Datatype:* "Max70Text" on page 208

#### **4.1.10.1.12 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 207

#### **4.1.10.1.13 TownName <TwnNm>**

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 206

#### **4.1.10.1.14 TownLocationName <TwnLctnNm>**

*Presence:* [0..1]

*Definition:* Specific location name within the town.

*Datatype:* "Max140Text" on page 206

#### **4.1.10.1.15 DistrictName <DstrctNm>**

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 206

#### **4.1.10.1.16 CountrySubDivision <CtrySubDvsn>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 208

#### **4.1.10.1.17 Country <Ctry>**

*Presence:* [0..1]

*Definition:* Nation with its own government.

*Impacted by:* C15 "Country"

*Datatype:* "CountryCode" on page 200

##### **Constraints**

- **Country**

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

#### **4.1.10.1.18 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 208](#)

## 4.1.11 System Identification

### 4.1.11.1 ClearingSystemIdentification2Choice

*Definition:* Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		198
Or}	Proprietary <Prtry>	[1..1]	Text		198

#### 4.1.11.1.1 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 201](#)

#### 4.1.11.1.2 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 208](#)

## 4.2 Message Datatypes

### 4.2.1 Amount

#### 4.2.1.1 ActiveCurrencyAndAmount

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

*Type:* Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 199

**Format**

minInclusive	0
totalDigits	18
fractionDigits	5

**Constraints**

- **ActiveCurrency**  
The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.
- **CurrencyAmount**  
The number of fractional digits (or minor unit of currency) must comply with ISO 4217.  
  
Note: The decimal separator is a dot.

**4.2.2 CodeSet**

**4.2.2.1 ActiveCurrencyCode**

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

**Format**

pattern [A-Z]{3,3}

**Constraints**

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

**4.2.2.2 ActiveOrHistoricCurrencyCode**

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

**Format**

pattern [A-Z]{3,3}

**Constraints**

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

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

#### 4.2.2.3 AddressType2Code

*Definition:* Specifies the type of address.

*Type:* CodeSet

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

#### 4.2.2.4 CountryCode

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

*Type:* CodeSet

##### Format

pattern [A-Z]{2,2}

##### Constraints

- **Country**

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

#### 4.2.2.5 CreditDebitCode

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

*Type:* CodeSet

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

#### 4.2.2.6 ExternalAccountIdentification1Code

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

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

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

Type: CodeSet

**Format**

minLength	1
maxLength	4

**4.2.2.7 ExternalCashAccountType1Code**

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

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

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

Type: CodeSet

**Format**

minLength	1
maxLength	4

**4.2.2.8 ExternalChargeType1Code**

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

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

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

Type: CodeSet

**Format**

minLength	1
maxLength	4

**4.2.2.9 ExternalClearingSystemIdentification1Code**

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

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

Type: CodeSet

**Format**

minLength	1
maxLength	5

**4.2.2.10 ExternalFinancialInstitutionIdentification1Code**

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

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

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

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**4.2.2.11 ExternalInstructedAgentInstruction1Code**

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

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**4.2.2.12 ExternalOrganisationIdentification1Code**

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

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

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

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**4.2.2.13 ExternalPersonIdentification1Code**

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

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

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

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**4.2.2.14 ExternalProxyAccountType1Code**

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

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

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**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.
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.

## 4.2.3 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 IBAN2007Identifier**

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

*Type:* IdentifierSet

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

**Format**

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

**Constraints**

- **IBAN**

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

**4.2.5.4 LEIIdentifier**

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

*Type:* IdentifierSet

*Identification scheme:* Global LEI System; LEIIdentifier

**Format**

pattern	[A-Z0-9]{18,18}[0-9]{2,2}
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**4.2.5.5 UUIDv4Identifier**

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

*Type:* IdentifierSet

*Identification scheme:* RFC4122; UUIDv4

**Format**

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

**4.2.6 Quantity**

**4.2.6.1 DecimalNumber**

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

*Type:* Quantity

**Format**

totalDigits	18
fractionDigits	17

**4.2.7 Text**

**4.2.7.1 Exact4AlphaNumericText**

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

*Type:* Text

**Format**

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

**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 Max15NumericText

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

Type: Text

Format

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

4.2.7.5 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

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 Max34Text

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

Type: Text

**Format**

minLength	1
maxLength	34

**4.2.7.9 Max350Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	350

**4.2.7.10 Max35Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	35

**4.2.7.11 Max4Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	4

**4.2.7.12 Max70Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	70

**4.2.7.13 PhoneNumber**

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

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

Type: Text

Format

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